



International Markets 360 Well-being Study 2021 Global Report - Global Index & Impacted Groups -

IM Insight & Kantar
June 2021

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Foreword

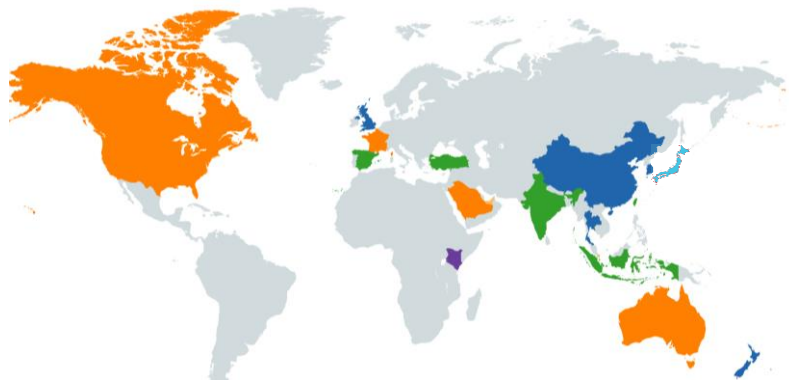
The 360 Well-being Study is uniquely positioned to understand how Covid-19 has affected people. It is the longest longitudinal study of its kind, assessing a complete view of Whole Health across every generation across the globe. This is a powerful tool because the impact of Covid-19 has been so varied from generation to generation, and country to country. With the 360 Well-being Study, we are able to pinpoint similarities and differences in how different generations were affected by the pandemic and glean findings that may support Health & Well-being going forward.

In addition to the annual surveys, we also took quarterly 'pulse' surveys that chart how the world responded to the disease in real time. These pulses are a proxy for the journey that the world took in understanding the implications of the disease and point to a surprising resilience and optimism as we find our way out.

With both the annual surveys and quarterly pulse data, the 360 Well-being Study examines Covid-19 in context and by viewing it through a longer lens is able to understand short-term responses to the pandemic and see how this event has transformed our attitudes to Health & Well-being moving forward.

2021 expanded our understanding of health and explored new behaviors under the 'new normal', while expanding geographical coverage.

Target Age & Market Reach



2015 (aged 25+^): China, Thailand, UK, South Korea, New Zealand, Hong Kong

2016 (aged 25+^): + Taiwan, Indonesia, India, Turkey, Spain

2017 (aged 25+^): + Singapore, UAE

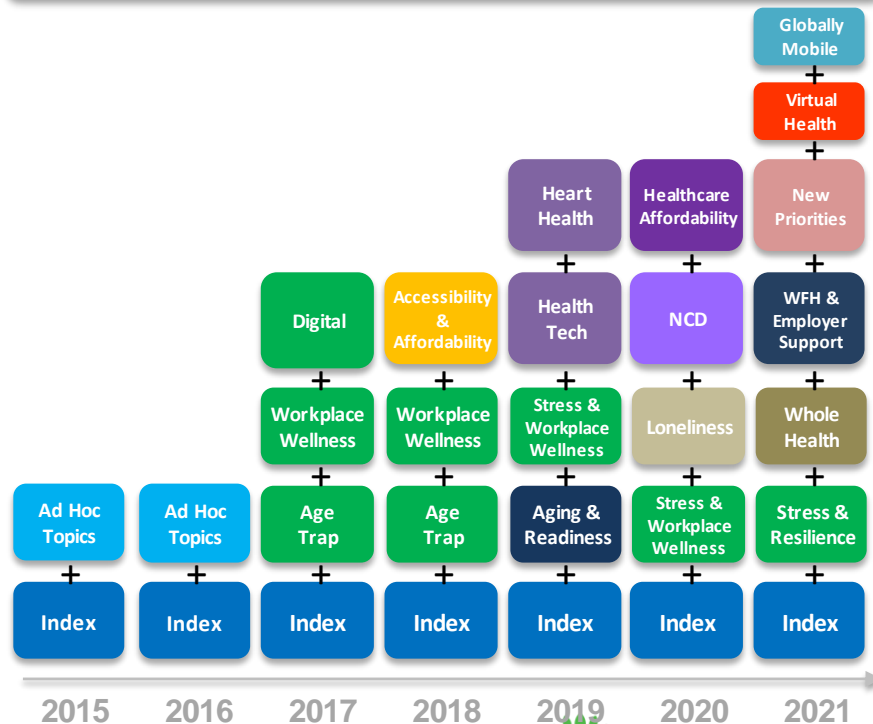
2018 (aged 25+^): + US, Canada (removed in 2021), Mexico (removed in 2019-2020), Brazil (removed in 2019-2020), Australia, France (removed in 2021), Germany (removed in 2020 & added back in 2021), Saudi Arabia, South Africa (removed in 2020), Nigeria (removed in 2020)

2019 (aged 25+^): + Benelux (removed in 2020 & added back in 2021*)

2020 (aged 18+^): + Kenya

2021 (aged 18+): + Japan

Thought-leadership



Study Coverage - 2021 Flagship Study



Market coverage & age target: 21 markets, aged 18 or above

	US	CA	MX	BR	UK [^]	ES [#]	FR	DE	BE	NL	TR [^]	KSA	AE	KE	NG	ZA	CN	HK	TW	KR	JP	TH	IN	ID	SG	AU	NZ
Sample size	1503				1200	1004		404	203	203	1003	503	1002	501			1001	1004	1201	1203	1004	1200	1000	500	1001	400	1003
2021	■				■	■		■	■	■	■	■	■	■			■	■	■	■	■	■	■	■	■	■	■
2020 Pulse Impact	■				■	■							■				■	■	■	■		■	■	■	■		■
2020	■	■			■	■	■				■	■	■	■			■	■	■	■		■	■	■	■	■	■
2019	■	■			■	■	■	■	■	■	■	■	■	■			■	■	■	■		■	■	■	■	■	■
2018	■	■	■	■	■	■	■	■			■	■	■	■	■	■	■	■	■	■		■	■	■	■	■	■
2017					■	■					■	■	■	■			■	■	■	■		■	■	■	■	■	■
2016					■						■						■	■	■	■		■	■	■	■		■
2015					■												■	■		■		■		■			■

Highlight in blue/gray = Markets covered in that respective year



Talked to 18,043 people;
Boosted on Globally Mobile in
US and Europe



Online questionnaire from
25 Mar – 17 Apr, 2021



20 minute
survey



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Executive Summary



Covid-19 has been an inflection point for the world, forcing us to adapt in ways never imagined, but there may be a light at the end of the tunnel...

One year after the beginning of the global Covid-19 pandemic, the world's health and well-being is still in a state of turmoil. The most recent results of the Cigna 360 Health & Well-being Index (March-April 2021), reveals the overall index and the five sub-indices that represent various elements of well-being are all significantly below pre-pandemic levels.

In 2020, the impact of the Covid-19 pandemic on health and well-being was immediate. Cigna's early pulse surveys showed a hit to well-being as early as April 2020 with Financial and Social indices falling as markets reacted to the shock of the spread of Covid-19 and social distancing measures were adopted (to varying degrees) around the world.

By June 2020, the overall well-being index had fallen by 1.2 points* as the world realized the pandemic would be a presence for some time to come and we struggled to cope with what that meant.

But the impact has not been uniform and the 360 Well-being Study and its Pulse waves are uniquely positioned to shine a light on how the pandemic has impacted different populations in different ways.

Covid-19 has been an inflection point for the world, forcing us to adapt in ways never imagined, but there may be a light at the end of the tunnel...

The sense of isolation and disconnection caused by repeated lockdowns, social distancing and working from home affected many of us in very specific ways.

For example, the stronger Social well-being[^] showed by Generation Z and Millennials (those aged 18-35) suggests they were able to maintain social connections with friends, perhaps because of their greater digital maturity, while older generations (those aged 50+) generally missed face-to-face connections with friends and coworkers, and this impacted their health and well-being.

Parents with young children appeared to find solace in the family unit (Family well-being has enhanced from last year), creating stronger connections and perhaps a renewed sense of purpose during these troubled times (despite the extra stress they were experiencing).

Parents whose children had already 'left the nest' and those without children reflected their increased loneliness in lower resilience and well-being scores.

Women also bore a greater burden of the negative impact the pandemic brought to health and well-being scores, with many of the metrics[#] used to measure this, scoring lower among women.

* Pulse 8 Markets

[^] including 'having time for myself', 'spending sufficient time with friends', 'feeling part of a bigger group or community'

[#] including Physical, Social and Financial well-being

Covid-19 has been an inflection point for the world, forcing us to adapt in ways never imagined, but there may be a light at the end of the tunnel...

Although the experience of Covid-19 has forced us to adapt and overcome challenges, it has also provided unexpected *opportunities*.

Work from home caused isolation, but it also freed people from their daily commutes and helped some with work-life balance. It also facilitated a new focus on mental health and well-being, with more people than ever changing their attitudes towards seeking help and support in this regard.

Doing things remotely is more accepted, and this has witnessed an increase in the use of virtual health consultations.

And as we write this in June 2021, are we seeing the bounce back we have been waiting for? Our 360 Well-being Index bounced back 1.2 points*, a significant rebound from December last year (although still below pre-pandemic levels).

It remains to be seen if this is a false dawn, but we will continue to take the world's pulse, and better understand humanity's journey through the pandemic and uncover the resilience and determination the world has shown in the face of adversity.

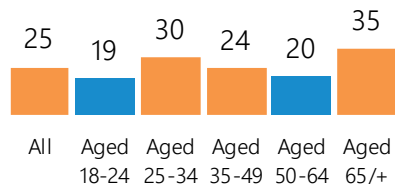
Major Themes: Global Index and Impacted Groups

Summary

Covid-19 has most affected the finances of those entering (Gen Z) and preparing to leaving the workforce (pre-retirees).

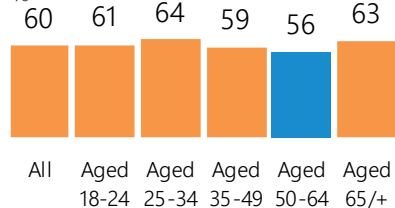
Financial ability to meet expenses of my / my family's hobbies or vacations

%



I have job stability

%



One of the first effects of Covid-19 was financial instability. As entire industries dwindled into non-existence (airlines, hospitality, F&B), the thought on everyone's minds has probably been 'am I next?'. Financial well-being was one of the first casualties, dropping 1 point between January and April 2020*, and the rest of the year witnessed a steady decline hitting a drop of 2.8 points by December 2020.

Those most impacted by this have been Gen Z (aged 18-24), who are entering the workforce, and the pre-retirees (aged 50-64), who are close to retiring from the workforce. Gen Z are facing physical obstacles - for instance, an inability to interview face-to-face or finish their studies on time - that are delaying their ability to find financial stability. Pre-retirees find themselves with more job instability and fewer opportunities just when they are looking to put the finishing touches on their retirement nest egg, which in turn creates a sense of financial insecurity in the midst of economic volatility.

Pre-retirees may also be hampered in their job prospects as digital natives have more relevant skills, as remote working becomes more acceptable.

Unexpectedly, Financial well-being has seen a significant uptick (2.8 points) between December 2020 and March/April 2021, returning to its level as at January 2020. There are many potential factors at play here - sustained government financial support, reduction in household spending, bullish stock markets, or merely vaccine optimism?

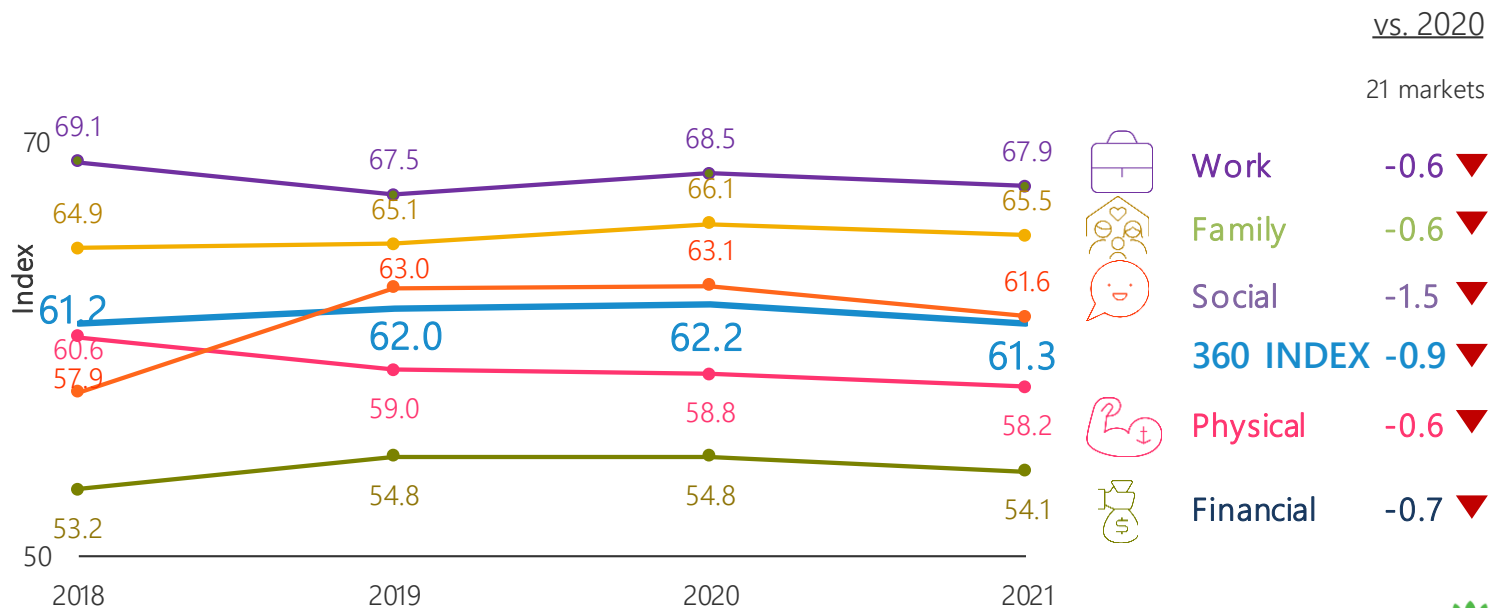
Health & Well-being Index 2021



Headlines

GLOBAL

Health and Well-being measures are still significantly down after a year of pandemic. Compared to January last year, all indices show the impact of Covid-19, especially the Social index, reflecting the unique response required to combat the virus.



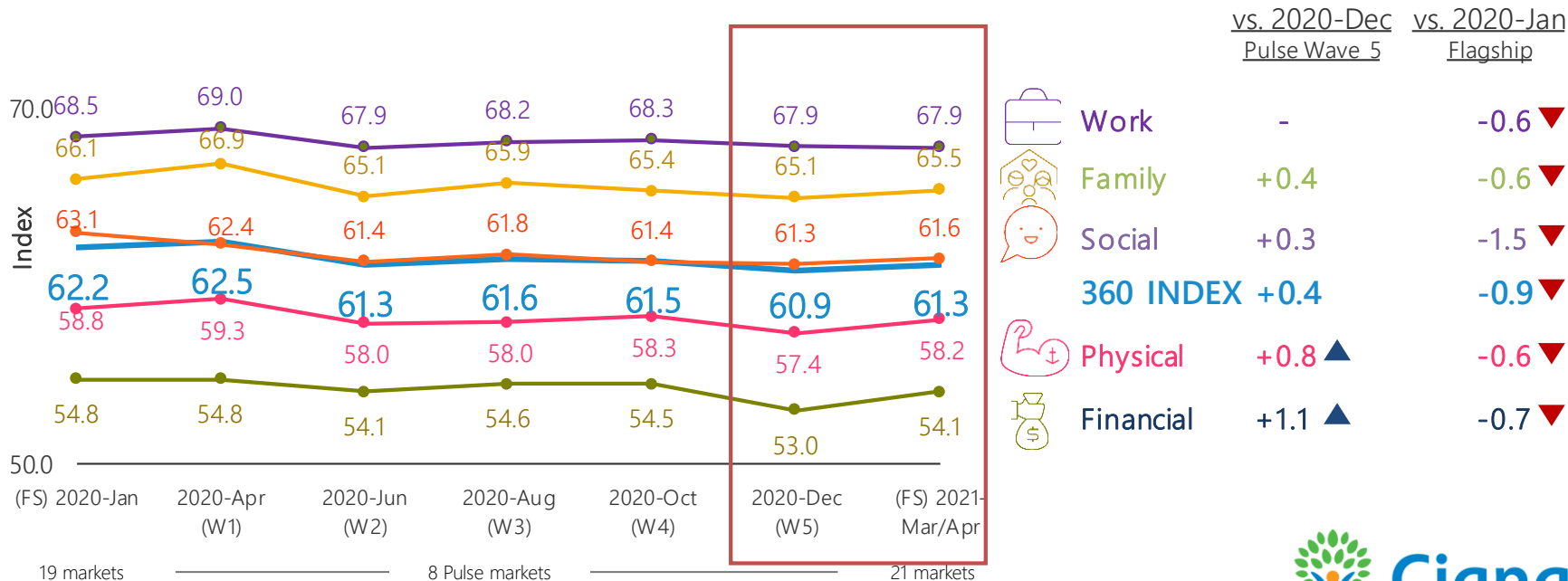
Base: All respondents – 2018/2019/2020/2021 (14467/13200/17148/18043)

Headlines

GLOBAL
(8 MARKETS IN PULSE
/ ALL MARKETS IN
FLAGSHIPS)

But when comparing data collected during the pandemic, we see a different and perhaps slightly more positive story emerge.

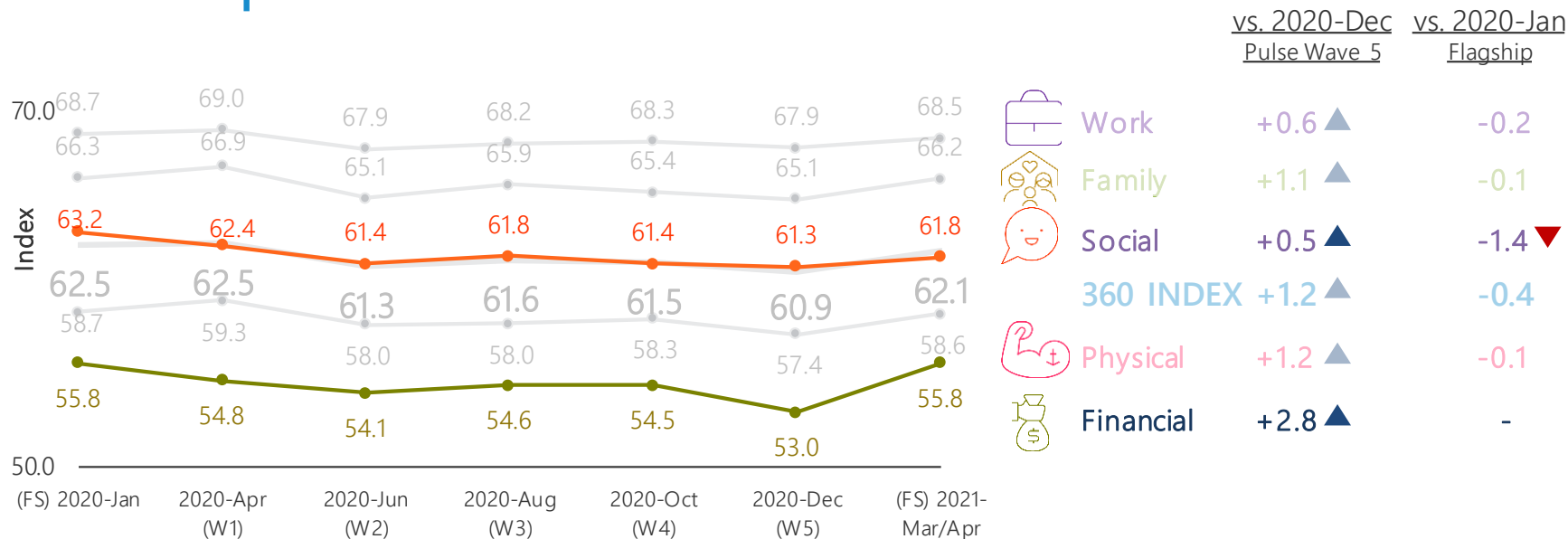
Benchmarked against responses collected in December last year, we see a directional upswing in all Health and Well-being indices and a significant improvement in the Physical and Financial index. Is the world seeing a light at the end of the tunnel or is this another false dawn?



Health & Well-being Index

PULSE 8 MARKETS

Financial well-being and Social well-being were the first casualties of the pandemic. Both stayed in the doldrums for much of the pandemic and have only recently shown signs of improvement (Q1 this year).



'The virus won't affect me'

'How dare you tell me what to do!'

'If I wear a mask, will the virus go away?'

'If we do this short lockdown, will the virus go away?'

'This virus will never go away. We're stuck with it forever'

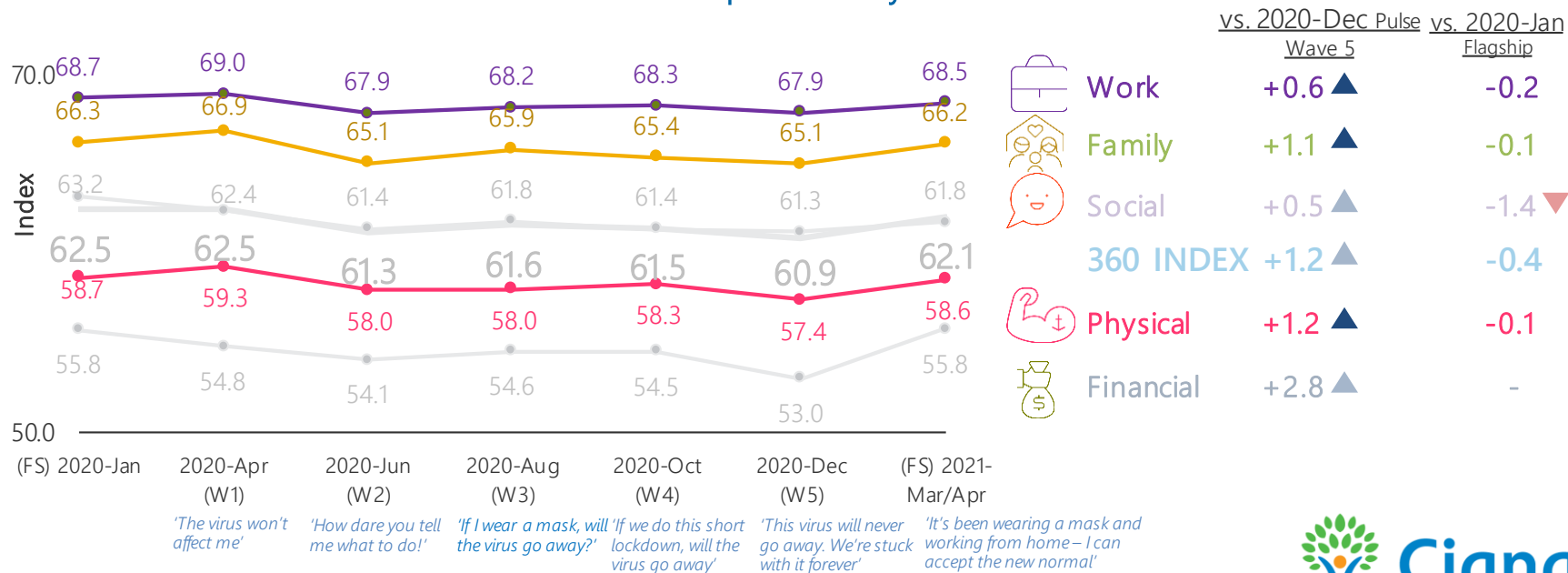
'It's been wearing a mask and working from home - I can accept the new normal'



Health & Well-being Index

PULSE 8 MARKETS

Other measures such as Work, Family and Physical remained resilient at the onset of the pandemic but when the longevity of the situation became evident, all fell. They climbed back slightly as WFH, schooling from home, spending more time with family and other new behaviors became more habitualized. But they dropped again in Dec last year as time and the perceived slow pace of vaccine implementation dragged on. But well-being indices have staged a budding bounce back at the end of the first-quarter this year.



Headlines

Has the world been experiencing the five stages of grief over the last year?
We are experiencing a major trauma and many indicators point to a global and shared response to that, denial, anger, bargaining, depression and acceptance.

Scott Berinato (Harvard Business Review, March 2020) theorized the pandemic was causing populations to undergo a form of massgrief for the life we used to have. The five stages of grief according to the Kübler-Ross model are: denial, anger, bargaining, depression and acceptance. Pulse data collected during 2020 seems to support this model, and perhaps gives us optimism going forward:

Flagship / Pulse Date	360 Well-being Index	Change in Index*	Stage of Grief	Modified from Berinato's Analogy
January 2020	62.5		Pre-pandemic	
April 2020	62.5	-	Shock & Denial	'The virus won't affect me'
June 2020	61.3	-1.2	Anger	'How dare you tell me what to do? What do you mean I have to wear a mask?'
August 2020	61.6	+0.3	Bargaining	'If I wear a mask, will the virus go away?'
October 2020	61.5	-0.1	Bargaining	'If we do this short lockdown, will the virus go away?'
December 2020	60.9	-0.6	Depression	'This virus will never go away. We're stuck with it forever.'
March 2021	62.1	+1.2	Acceptance	'It's been wearing a mask and working from home – I can accept the new normal.'

* Pulse 8 markets

Although each of the countries surveyed responded differently to the pandemic, the pulses show that by and large the world went through similar shifts at similar times - as we all learned simultaneously about Covid-19 and its effects, prevention and cause. In a single year, the world went from ignorance of viruses to understanding how different vaccines work. This sense of shock and eventual understanding is captured well by the study - and while it may be a form of grief for a lifestyle that may have disappeared, it may also simply be a proxy for how people process an unfathomable event.

This model also allows us to raise a few questions:

If we are now in the acceptance phase, does this mean that we have already adapted to the new normal? Or instead are we confident that the vaccines will bring about a return to the 'old normal'? Under the Kübler-Ross model, the stages are not necessarily linear - we can repeat stages or they can appear out of order. As new waves of Covid-19 continue to occur, will we be repeating this cycle of grief?

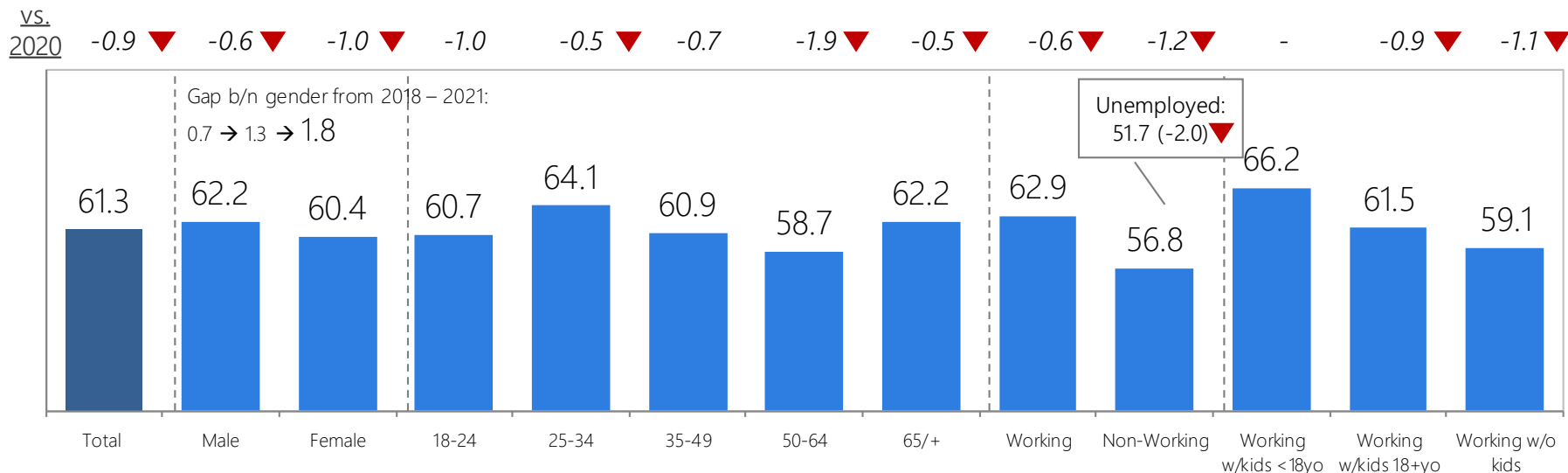
Instead of acceptance, are vaccines the magic bullet that will take us out of this cycle? Vaccine uptake has been particularly high in countries more affected by Covid-19 (USA, UK) than others who controlled the spread better (Australia, Hong Kong, Singapore) - does accepting the new normal mean that some accept vaccines and others accept social distancing? Does this mean that 360 Well-being will diverge based on the country's success rate in either containment or vaccination?

Health & Well-being Index

GLOBAL

- By demographic

Although the drop in well-being scores has been felt across the board, not all demographic groups have been impacted equally. Our data highlights some groups are more impacted than others Females, 18–24-year-olds, experiencing restricted access to university or the job market, 50-64-year-olds struggling to improve their nest egg, non-workers (particularly the unemployed), and those working with older kids or without kids all show lower well-being scores.



Health & Well-being Index

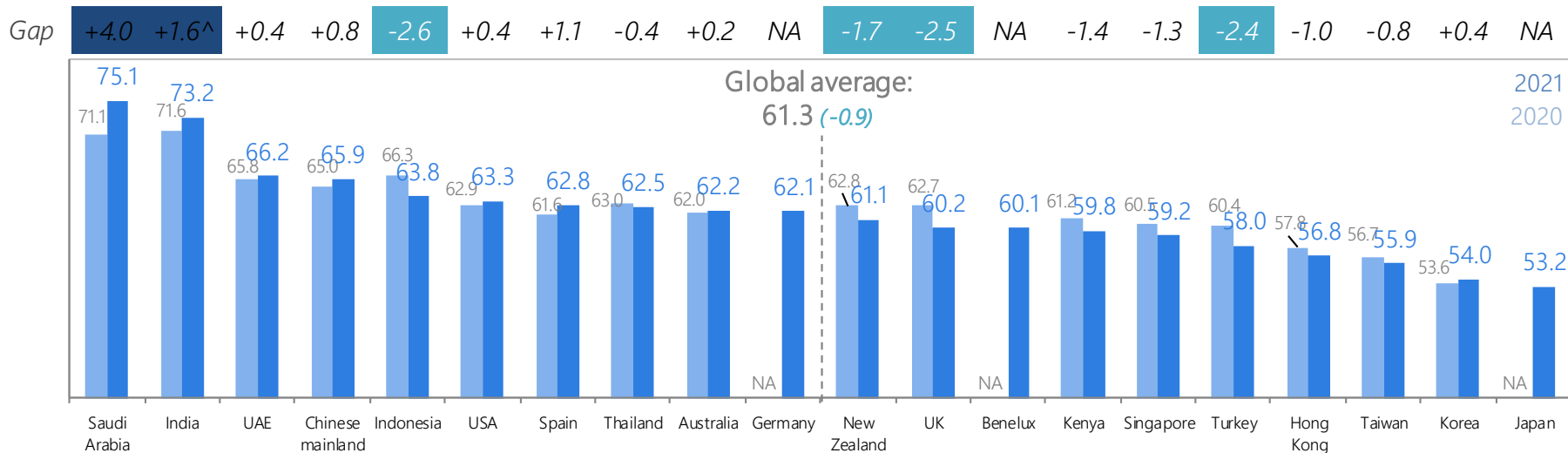
GLOBAL
- By market vs. 2020

Although at a global level, Health and Well-being indices remain below pre-Covid-19 levels, the story at the country level is more complex with some markets showing signs of improving Health and Well-being indices.

Anecdotally, we know that some countries are doing better at containment, better at vaccination or struggling with both.

Let's take a look at individual countries in the context of their specific challenges.

^ Data collection for India: 25 Mar – 7 Apr (before COVID spike)



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Health & Well-being Index

- Individual dimensions

Health & Well-being Index

SOCIAL



Social Index -1.5 ▼

The Social index has been especially hit hard since pre-pandemic with drops in spending time with friends, spending the right amount of time online and in having many friends we can talk openly with.

On the bright side, there has been bounce back vs. December 2020 in spending time with friends and feeling a part of the broader community.

Excellent / Very Good (%)	2019	2020-Jan/Feb	2020-Dec	2021
Spending sufficient time in-person with my friends	24	28	20	23 △ ▼
Having time for myself, e.g. time for hobbies	29	37	35	36
Feeling I am part of a broader group or community other than my family^	NA	26	22	25 △
Spending 'just the right' amount of time on smartphone / tablet to keep myself connected ^	NA	32	29	30 ▼
I have many friends who I can talk openly with (%)	24	22	18	19 ▼

B1K. How well do you think you are performing in the following regarding your social health and well-being?

B2K. Do you have one or more close friends to whom you talk openly?

Base: All respondents (excluding NA) – 2019/2020-Jan/Feb/2020-Dec/2021 (11625/10012/2205/17471)

^ new statement in 2020



Higher/Lower at 95% significance vs. last year
Higher/Lower at 95% significance vs. Dec, 2020



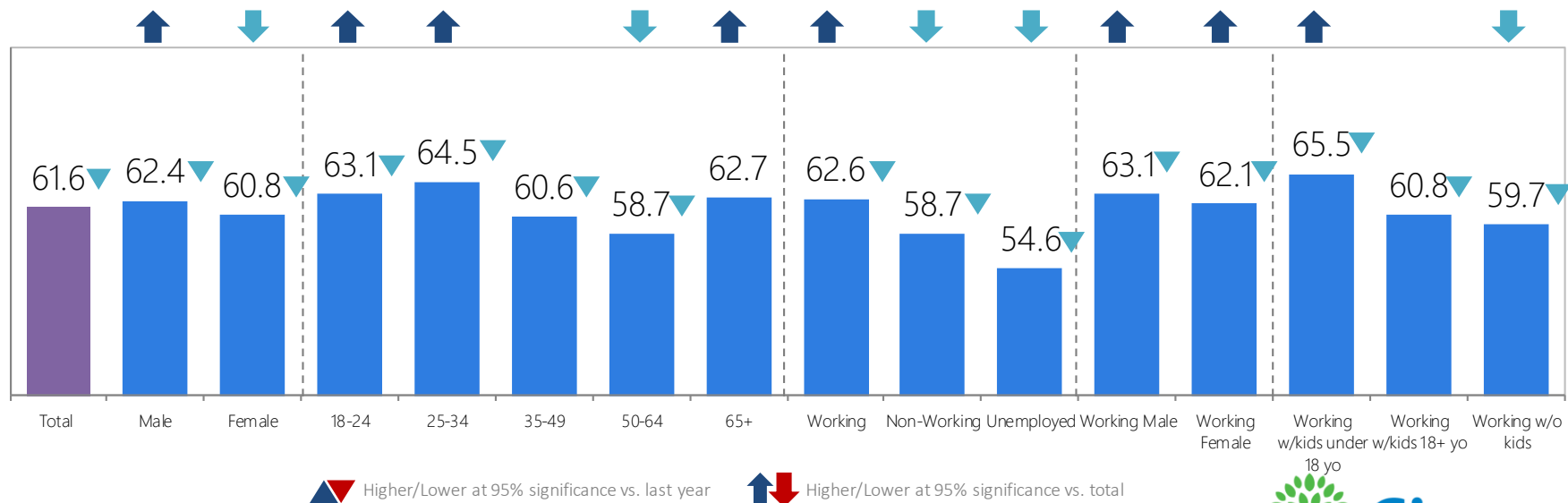
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Health & Well-being Index

SOCIAL

The impact on Social well-being is felt across the board but is pronounced among those previously identified impacted groups; women, those aged 50-64 (pre-retirees), those that are not working (especially the unemployed) and those working without kids or with older kids.



Health & Well-being Index

SOCIAL

Among females, well-being across all the attributes that comprise our index are impacted. And post millennials are perhaps being affected more so because of their lower engagement with socializing online.

Retirees seem to be more cushioned in terms of their social well-being.

<i>Excellent / Very Good (%)</i>	Total	Male	Female	18-24	25-34	35-49	50-64	65/+
Spending sufficient time in-person with my friends	23	24 ↑	23 ↓	31 ↑	32 ↑	21 ↓	14 ↓	20 ↓
Having time for myself, e.g. time for hobbies	36	37 ↑	36 ↓	42 ↑	40 ↑	32 ↓	33 ↓	51 ↑
Feeling I am part of a broader group or community other than my family^	25	26 ↑	24 ↓	29 ↑	33 ↑	24 ↓	16 ↓	23
Spending 'just the right' amount of time on smartphone / tablet to keep myself connected ^	30	32 ↑	29 ↓	28 ↓	35 ↑	29 ↓	28 ↓	34 ↑
I have many friends who I can talk openly with	19	21 ↑	17 ↓	20	24 ↑	19	15 ↓	13 ↓

^ new statement in 2020



Higher/Lower at 95% significance compared to total



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B1K. How well do you think you are performing in the following regarding your social health and well-being?

Base: All respondents (excluding NA) (17471); Male (8777); Female (8684); 18-24 (2013); 25-34 (4561); 35-49 (6311); 50-64 (3655); 65/+ (931)

Health & Well-being Index

SOCIAL

And looking at the Social index among working profiles, we find that having work tends to have a more positive impact on Social well-being (especially among men, even if having time for hobbies suffers).

And despite the popular perception that parents with younger children are suffering hardships related to online schooling, their Social well-being is more positive than others, suggesting spending time with younger children has brought benefits.

<i>Excellent / Very Good (%)</i>	Total	Working	Non-Working	Un-employed	Working Male	Working Female	Working w/kids <18 yo	Working w/kids 18+ yo	Working w/o kids
Spending sufficient time in-person with my friends	23	25 ↑	19 ↓	13 ↓	26 ↑	25 ↑	31 ↑	18 ↓	20 ↓
Having time for myself, e.g. time for hobbies	36	36 ↓	38 ↑	31 ↓	36	36	38 ↑	34 ↓	33 ↓
Feeling I am part of a broader group or community other than my family^	25	27 ↑	19 ↓	14 ↓	28 ↑	26	35 ↑	20 ↓	20 ↓
Spending 'just the right' amount of time on smartphone / tablet to keep myself connected^	30	32 ↑	26 ↓	21 ↓	33 ↑	30	39 ↑	29	24 ↓
I have many friends who I can talk openly with	19	21 ↑	14 ↓	13 ↓	22 ↑	19	26 ↑	18	16 ↓

^ new statement in 2020

↑ ↓ Higher/Lower at 95% significance compared to total



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Health & Well-being Index

PHYSICAL

At an overall level, sufficient sleep decline has driven the lower performance of the Physical well-being index. Conversely, one of the few upsides of the pandemic has been an improved ability to manage diet and engage in regular exercise, thereby minimizing the overall decline. Moreover, compared to December 2020, there seems to be a nascent bounce back across most Physical well-being measures.

 Physical Index -0.6 ▼

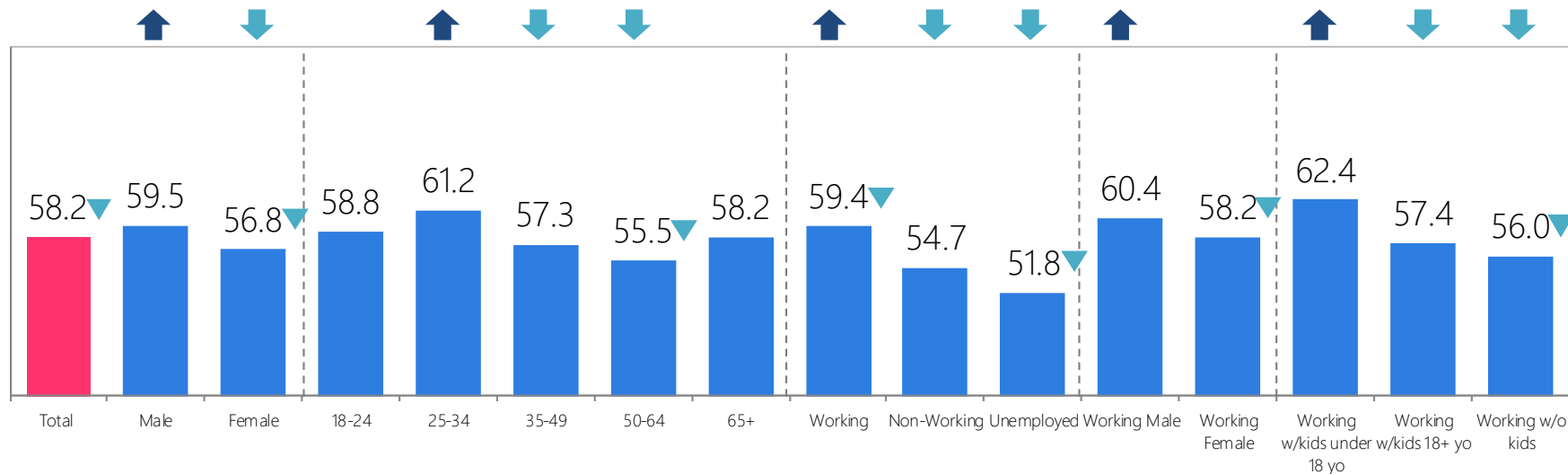
Excellent / Very Good (%)	2019	2020-Jan/Feb	2020-Dec	2021
Getting sufficient sleep at night	33	34	30	30 ▼
Having good sleep quality	31	32	28	31 △
Being at a healthy weight	28	29	26	29 △
Eating a balanced diet	28	28	25	29 △ ▲
Exercising on a regular basis	26	25	25	28 △ ▲

 Higher/Lower at 95% significance vs. last year
 Higher/Lower at 95% significance vs. Dec, 2020

Health & Well-being Index

PHYSICAL

Compared to pre-pandemic levels, Physical well-being has deteriorated and again, is felt most keenly among those more impacted groups; women, those aged 50-64 (pre-retirees) and those working without kids.



Higher/Lower at 95% significance vs. last year



Higher/Lower at 95% significance vs. total



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Health & Well-being Index

PHYSICAL

But again, women's well-being is shouldering a heavier burden and pre-retirees are reporting lower scores vs. the total and vs. pre-pandemic levels. Gen X (aged 35-49) claim lower levels of well-being vs. the total but are on par with pre-pandemic numbers. Although on par with last year, Millennials (aged 25-34) claim better well-being numbers than the total.

<i>Excellent / Very Good (%)</i>	Total	Male	Female	18-24	25-34	35-49	50-64	65/+
Getting sufficient sleep at night	30	32 ↑	29 ↓	31	36 ↑	28 ↓	26 ↓	32
Having good sleep quality	31	33 ↑	29 ↓	33 ↑	37 ↑	29 ↓	25 ↓	30
Being at a healthy weight	29	31 ↑	27 ↓	35 ↑	37 ↑	28 ↓	21 ↓	24 ↓
Eating a balanced diet	29	30 ↑	27 ↓	28	33 ↑	27 ↓	24 ↓	35 ↑
Exercising on a regular basis	28	31 ↑	25 ↓	27	33 ↑	27 ↓	24 ↓	27

Health & Well-being Index

PHYSICAL

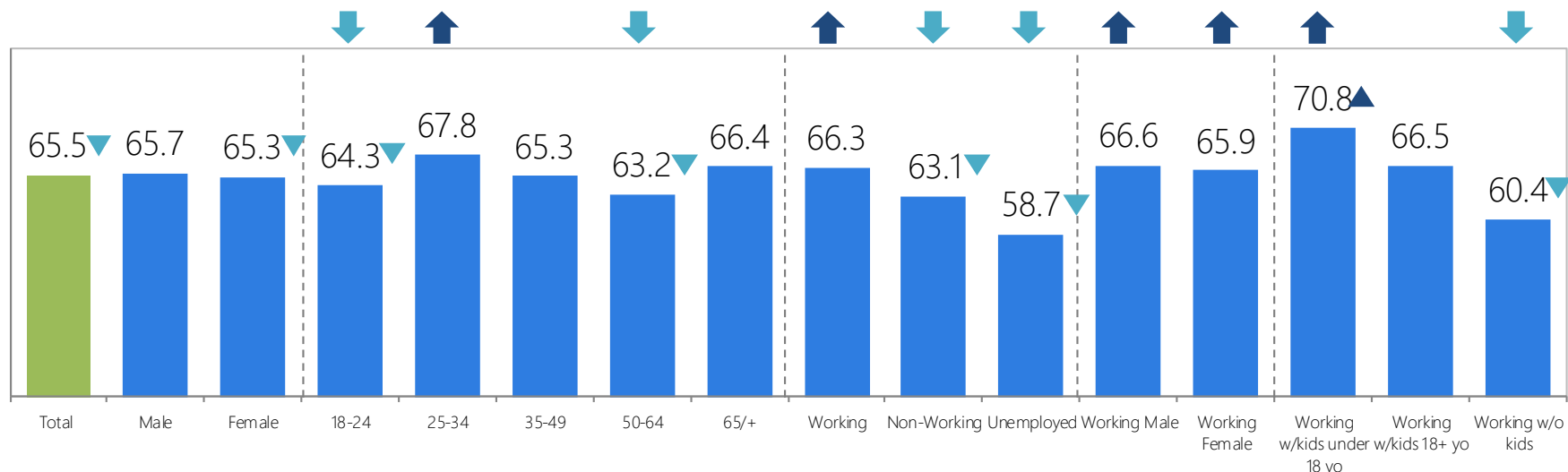
As seen in the Social well-being scores, working seems to provide a form of shield against weakening Physical well-being in the face of Covid-19, even improving women's reported scores on this index. There also seems to be a dividend of having younger children in Physical well-being.

<i>Excellent / Very Good (%)</i>	Total	Working	Non-Working	Un-employed	Working Male	Working Female	Working w/kids <18 yo	Working w/kids 18+ yo	Working w/o kids
Getting sufficient sleep at night	30	32 ↑	26 ↓	22 ↓	33 ↑	31	37 ↑	28 ↓	26 ↓
Having good sleep quality	31	32 ↑	26 ↓	22 ↓	34 ↑	31	38 ↑	28 ↓	27 ↓
Being at a healthy weight	29	31 ↑	25 ↓	22 ↓	32 ↑	29	37 ↑	24 ↓	25 ↓
Eating a balanced diet	29	30 ↑	24 ↓	17 ↓	31 ↑	29	36 ↑	27	24 ↓
Exercising on a regular basis	28	30 ↑	22 ↓	18 ↓	32 ↑	28	36 ↑	27	23 ↓

Health & Well-being Index

FAMILY

Declines in Family well-being scores vs. pre-pandemic are more pronounced among women but as opposed to other well-being indices, are fairly consistent with the total. Pre-retirees again experience a greater drop in Family well-being scores than others. Also, the presence of younger children has a positive impact on the Family well-being index.



Higher/Lower at 95% significance vs. last year



Higher/Lower at 95% significance vs. total



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Health & Well-being Index

FAMILY



Family Index -0.6 ▼

The overall decline in the Family well-being index is driven by concern around the amount of time one can spend with the family and concern around children's education. This is somewhat mitigated by better performance around taking care of parents' and spouse's well-being, feelings around such, returning to pre-pandemic levels.

Excellent / Very Good (%)	2019	2020-Jan/Feb	2020-Dec	2021
Amount of time I can spend with my family	42	43	40	41 ▼
Quality of time I can spend with my family^	NA	41	40	42
Being able to take care of my parents' health and well-being	35	34	32	36 △ ▲
Being able to take care of my spouse/ partner's health and well-being	45	43	44	45 ▲
Being able to take care of my child/ children's health and well-being	49	48	47	48
My child/ children's education	45	48	46	47 ▼
Having a close-knit family where we emotionally support each other^	NA	44	42	44



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Health & Well-being Index

FAMILY

Women's well-being scores in the Family index are closer to men than other indices. Pre-retirees claim the lowest scores in this index with lower scores across all measures vs pre-pandemic.

Millennials aged 25-34 are the most optimistic (although still at pre-Covid-19 levels) and Gen Zs are less engaged with many of the attributes in this index.

	Excellent / Very Good (%)							
	Total	Male	Female	18-24	25-34	35-49	50-64	65/+
Amount of time I can spend with my family	41	41	42	41	47↑	41	37↓	39
Quality of time I can spend with my family^	42	41	42	40	46↑	41	38↓	44
Being able to take care of my parents' health and well-being	36	37↑	34↓	36	42↑	34↓	29↓	36
Being able to take care of my spouse/ partner's health and well-being	45	46↑	43↓	41↓	49↑	44	41↓	52↑
Being able to take care of my child/ children's health and well-being	48	47↓	49↑	41↓	55↑	50↑	41↓	41↓
My child/ children's education	47	46	48	40↓	52↑	47	42↓	44
Having a close-knit family where we emotionally support each other^	44	44	44	39↓	49↑	44	40↓	47



Health & Well-being Index

FAMILY

Although seemingly counter-intuitive, working and higher levels of Family well-being are congruent in a Covid-19 world where lockdowns are a part of parcel of a professional life. Men and women's reported well-being in the Family index shows lower levels of disparity than other indices and again, we see a clear benefit in the Family well-being index of having younger children.

<i>Excellent / Very Good (%)</i>	Total	Working	Non-Working	Un-employed	Working Male	Working Female	Working w/kids <18 yo	Working w/kids 18+ yo	Working w/o kids
Amount of time I can spend with my family	41	42 ↑	39 ↓	31 ↓	42	43 ↑	51 ↑	42	31 ↓
Quality of time I can spend with my family^	42	42 ↑	39 ↓	32 ↓	42	43 ↑	51 ↑	42	31 ↓
Being able to take care of my parents' health and well-being	36	37 ↑	30 ↓	23 ↓	38 ↑	36	44 ↑	33 ↓	30 ↓
Being able to take care of my spouse/ partner's health and well-being	45	46 ↑	41 ↓	32 ↓	47 ↑	44	52 ↑	45	35 ↓
Being able to take care of my child/ children's health and well-being	48	50 ↑	43 ↓	36 ↓	49 ↑	50 ↑	57 ↑	44 ↓	31 ↓
My child/ children's education	47	48 ↑	41 ↓	34 ↓	47	49 ↑	53 ↑	44 ↓	32 ↓
Having a close-knit family where we emotionally support each other^	44	46 ↑	39 ↓	33 ↓	46 ↑	45 ↑	54 ↑	48 ↓	33 ↓



Health & Well-being Index

FINANCE

Clearly, the impact of the pandemic is still being felt in the Financial well-being index, still lagging behind January 2020 – general financial situation, ability to pay for mortgage/ housing and ability to pay for self/ family's education.

But, there has been a strong rebound vs. December 2020 a rally perhaps influenced by the cumulative effect of government subsidies, roll out of vaccination programmes and a general feeling of things getting better since December 2020.



Financial Index -0.7▼

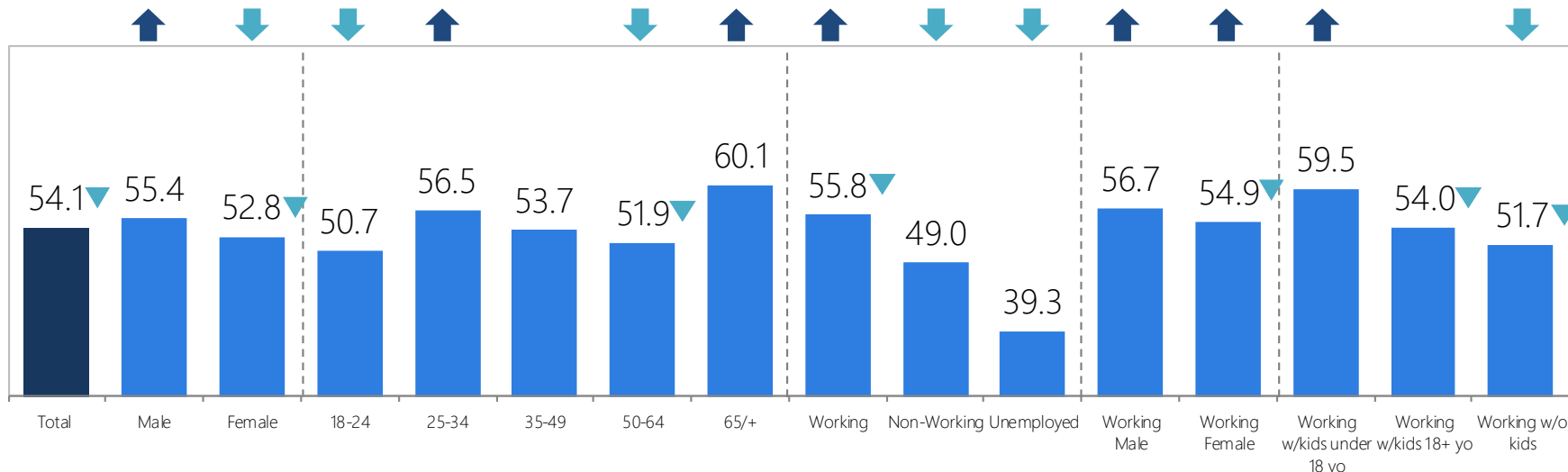
	Excellent / Very Good (%)	2019	2020-Jan/Feb	2020-Dec	2021
Current financial situation		24	23	19	22 △ ▼
Financial ability to meet expenses of my / my family's hobbies or holidays/vacations^		NA	26	22	25 △
Having sufficient money for retirement		20	19	15	19 △
Financial ability to pay for mortgage/ housing		29	29	28	26 ▼
Financial ability to pay for self/ family's education		29	28	25	26 ▼
Financial ability to meet my/ my family's medical needs		25	25	19	25 △
Financial security in case of emergencies / if I am unable to work		20	23	20	22 △
Maintaining current standard of living		26	26	22	28 △ ▲
Impact of economic environment on my financial situation and planning		19	19	15	20 △



Health & Well-being Index

FINANCE

But, as with other indices, the impact across the population has not been even. Females and pre-retirees are again reporting lower well-being scores (both vs. last year and vs. the total sample). And yet again, the presence of younger children is associated with better performance even in the Financial well-being index.



Higher/Lower at 95% significance vs. last year



Higher/Lower at 95% significance vs. total



Cigna

KANTAR

Health & Well-being Index

FINANCE

Women are feeling more financially insecure than men across all attributes that comprise this index (anecdotally we know that women are more likely to be engaged in casual/ part time work). Anxiety is also seen among Gen Z as they see their prospects of joining the work force diminish vs. last year. A similar phenomenon is evident among pre-retirees as they focus on the health of their nest egg.

Retirees report better Financial well-being scores than others but still on par with last year.

Excellent / Very Good (%)	Total	Male	Female	18-24	25-34	35-49	50-64	65+
Current financial situation	22	24↑	20↓	18↓	27↑	21↓	18↓	31↑
Financial ability to meet expenses of my / my family's hobbies or holidays/vacations^	25	27↑	23↓	19↓	30↑	24↓	20↓	35↑
Having sufficient money for retirement	19	21↑	17↓	13↓	23↑	18↓	16↓	31↑
Financial ability to pay for mortgage/ housing	26	28↑	25↓	20↓	30↑	26	23↓	39↑
Financial ability to pay for self/ family's education	26	28↑	24↓	23↓	31↑	26	21↓	29
Financial ability to meet my/ my family's medical needs	25	27↑	23↓	19↓	30↑	24↓	21↓	34↑
Financial security in case of emergencies / if I am unable to work	22	24↑	21↓	19↓	28↑	21↓	17↓	33↑
Maintaining current standard of living	28	30↑	26↓	25↓	34↑	26↓	23↓	38↑
Impact of economic environment on my financial situation and planning	20	22↑	18↓	18↓	26↑	19↓	14↓	23↑

D2K. How well do you think you are performing in the following?

Base: All respondents (excluding NA) (14496); Male (7404); Female (7084); 18-24 (1709); 25-34 (4141); 35-49 (5640); 50-64 (2611); 65+ (395) in 2020

^ new statement



Higher/Lower at
95% significance
compared to total



KANTAR

Health & Well-being Index

FINANCE

Working empowers women in Financial well-being and even though there is still a disparity with men in terms of the Financial well-being, the gap is less than other indices (apart from Family and of course, Work).
And the advantage of having younger kids is evident across all attributes in the Financial well-being index.

<i>Excellent / Very Good (%)</i>	Total	Working	Non-Working	Un-employed	Working Male	Working Female	Working w/kids <18 yo	Working w/kids 18+ yo	Working w/o kids
Current financial situation	22	25 ↑	15 ↓	6 ↓	26 ↑	23 ↑	31 ↑	20 ↓	19 ↓
Financial ability to meet expenses of my / my family's hobbies or holidays/vacations [^]	25	27 ↑	18 ↓	8 ↓	29 ↑	26	33 ↑	24	21 ↓
Having sufficient money for retirement	19	21 ↑	14 ↓	5 ↓	22 ↑	19	27 ↑	17 ↓	14 ↓
Financial ability to pay for mortgage/ housing	26	29 ↑	19 ↓	7 ↓	30 ↑	27	34 ↑	24 ↓	22 ↓
Financial ability to pay for self/ family's education	26	29 ↑	16 ↓	7 ↓	30 ↑	28 ↑	35 ↑	24 ↓	20 ↓
Financial ability to meet my/ my family's medical needs	25	28 ↑	18 ↓	8 ↓	29 ↑	26 ↑	35 ↑	24	20 ↓
Financial security in case of emergencies / if I am unable to work	22	24 ↑	16 ↓	6 ↓	26 ↑	23	30 ↑	19 ↓	19 ↓
Maintaining current standard of living	28	31 ↑	21 ↓	8 ↓	32 ↑	29 ↑	37 ↑	26	24 ↓
Impact of economic environment on my financial situation and planning	20	22 ↑	13 ↓	6 ↓	24 ↑	20	29 ↑	17 ↓	16 ↓

Health & Well-being Index

WORK



Work Index -0.6 ▼

Work well-being remains significantly below pre-pandemic levels and like Social, has not even rallied vs. December last year.
Workload, relationships with colleagues, job stability, career development and satisfaction with salary and benefits are all below January 2020 levels.

Strongly Agree / Agree (#(Strongly) Disagree / Neither) (%)	2019	2020-Jan/Feb	2020-Dec	2021
I have a reasonable workload/ working hours	62	63	64	60 ▼ ▼
I maintain a good relationship with my supervisor	67	68	69	68
I maintain good relationships with my coworkers	76	77	79	74 ▼ ▼
I have job stability	61	63	63	60 ▼ ▼
I have good career development	48	49	49	46 ▼ ▼
I have good work-life balance	60	61	62	60 ▼
I have work-related stress [#]	50	48	46	49 △
I have a satisfactory salary package / work benefits	NA	43	43	42 ▼
I have opportunity to learn and grow	53	55	56	55



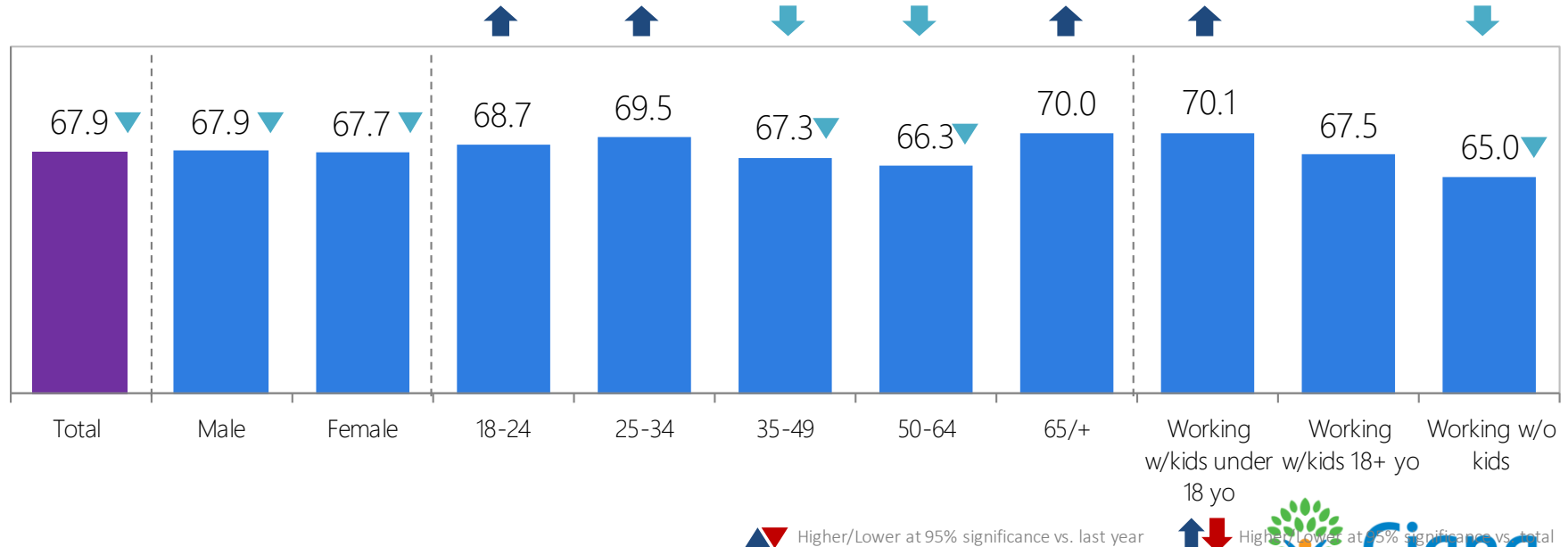
Health & Well-being Index

WORK

The decline in Workplace well-being is largely a reflection of those mid to end career cohorts (Gen X and pre-retirees).

Again, the gender levelling impact of work is seen as working women and men report similar levels of Work well-being (but in different ways).

Again, well-being scores for those with younger kids are above the total (but similar to last year's scores.)



E1K. How much do you agree on the following in regards to your work health and well-being?

Base: All respondents – 2020/2021 (17148/18043); Male (8695/9064); Female (8440/8968); 18-24 (1947/2068); 25-34 (4578/4641); 35-49 (6240/6440); 50-64 (3655/3833); 65+ (728/1061); Working (12974/13379) – Male (7091/7230) Female (5878/6143) with kids <18yo (6673/6638) with kids 18+yo (2140/2293) w/o kids (4680/4965); Non-Working (4174/4664); Inemployed (903/1119)

Health & Well-being Index

WORK

Pre-retirees show the most anxiety in terms of their Work well-being with lower scores against most measures vs. the total sample.

Millennials show the best Work related well-being numbers, perhaps because they have already established a career and are well able to manage the WFH need to embrace technology.

Although men and women in general have similar scores in Work well-being, women do report lower levels of career development, satisfaction with package/ benefits, and greater work-related stress.

Strongly Agree / Agree (#(Strongly) Disagree / Neither) (%)	Total	Male	Female	18-24	25-34	35-49	50-64	65/+
I have a reasonable workload/ working hours	60	60	61	63	64↑	59↓	58↓	67
I maintain a good relationship with my supervisor	68	68	68	71	72↑	66↓	64↓	71↓
I maintain good relationships with my coworkers	74	74	74	75	76↑	73	73↓	77
I have job stability	60	60	61	61	64↑	59	56↓	63
I have good career development	46	47↑	45↓	53↑	54↑	46	35↓	37↓
I have good work-life balance	60	59	60	57	63↑	58↓	58	70↑
I have work-related stress#	49	50↑	48↓	42↓	43↓	48	59↑	74↑
I have a satisfactory salary package / work benefits	42	43↑	41↓	40	47↑	41	36↓	43
I have opportunity to learn and grow	55	55	55	68↑	64↑	53↓	43↓	49↓

#caution on reading results:

A lower % in 'neither or (strongly) disagree' with 'work-related stress' means more agree that they experienced it

Health & Well-being Index

WORK

Work well-being scores are consistently higher among those respondents that work in an MNC (along with higher levels of claimed work-related stress).
And again, the presence of younger children is associated with higher reported scores than the total.

Strongly Agree / Agree (#(Strongly) Disagree / Neither) (%)	Total	Domestic	MNC	Working w/kids <18 yo	Working w/kids 18+ yo	Working w/o kids
I have a reasonable workload/ working hours	60	60	64 ↑	65 ↑	61	54 ↓
I maintain a good relationship with my supervisor	68	67 ↓	73 ↑	73 ↑	67	62 ↓
I maintain good relationships with my coworkers	74	74	78 ↑	79 ↑	76	67 ↓
I have job stability	60	60	60	66 ↑	61	52 ↓
I have good career development	46	45 ↓	52 ↑	56 ↑	39 ↓	38 ↓
I have good work-life balance	60	59	62 ↑	65 ↑	61	53 ↓
I have work-related stress [#]	49	50	44 ↓	45 ↓	58 ↑	50
I have a satisfactory salary package / work benefits	42	41 ↓	48 ↑	49 ↑	38 ↓	34 ↓
I have opportunity to learn and grow	55	54 ↓	62 ↑	63 ↑	46 ↓	49 ↓

[#]caution on reading results:

A lower % in 'neither or (strongly) disagree' with 'work-related stress' means more agree that they experienced it

^ new statement in 2020



Higher/Lower at 95% significance compared to total



Specific Impacted Populations



Impacted Groups

Covid-19 has affected women more than men

Women have fared worse than men across Physical, Social and Financial well-being scores. They are more generally stressed than men with higher levels of unmanageable stress (14% vs 11%), but are no more resilient. However, at work and with their family, women have similar levels of well-being to men.

It is in Physical well-being that women have had a more negative outlook (2.7 points lower than men), with worse results across all indicators. Getting a good night's sleep is a major factor in mitigating stress - and only 29% of women get sufficient sleep or good sleep at night.

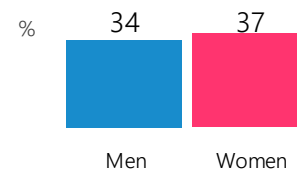
Although in general Work well-being is equal between men and women, women state that they have fewer career development opportunities (45%) and less satisfactory salary and work benefits (41%). Coupled with general economic instability during 2020, women reported a significantly (2.6 points) lower Financial well-being rating than men - perhaps leading to heightened stress. That said, working women showed a healthier Financial well-being score than women in general.

Women also showed a marked preference for self-help solutions for mental health, with female pre-retirees even preferring unhealthy self-help solutions such as alcohol over seeing a therapist.

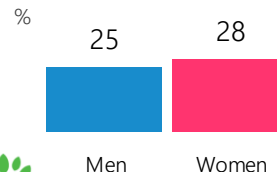
Has the division of labor been a factor in increasing women's stress levels? It seems that having young children at home during Covid-19 has generally been a boon for well-being, but women are more concerned about being able to care for their parents and their spouses. Have women found themselves to be primary caregivers to all generations in their family and community, taking on the burden and stress of others as they faced the pandemic?

Women vs Men are more likely to:

Deal with mental health challenges themselves by employing 'healthy' options, e.g. exercising



Discuss any mental health issues they have with friends / family



Impacted Groups

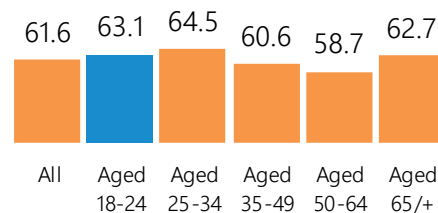
Online connections make Gen Z (aged 18-24) feel more distant from families and close communities

At this stage in their lives, Gen Z should be expecting to graduate from university and start their careers. Instead, it seems these plans might have to be put on hold to Covid-19. They reported 3.4 points below the total for Financial well-being – for some, college loans and hiring freezes have probably made it more difficult to find a way out of their current financial burdens.

With schools closed and many companies working from home, Gen Z has been unable to create strong bonds with their communities, and this is reflected perhaps in their relatively lower resilience when compared to the Millennials (39% vs 44% with high resilience) whose longer years in the workforce have enabled them to develop a stronger sense of community. Even at home, a below-average number (39%) report having a close-knit family with emotional support, even though 58% report sustained family support. Does Gen Z feel stuck at home, a burden on their families with no income to contribute? Is the support they receive from their families mostly financial?

Meanwhile, Gen Z seems to rely more on their friendship groups for emotional support, with a higher-than-average sense of Social well-being. As digital natives, social distancing has perhaps not impacted their social circles as much as older generations who prefer face-to-face meetings. 31% of Gen Z felt they spent sufficient time in-person with friends, compared to the average of 23% and pre-retirees (aged 50-64) 14% - but tellingly, a lower-than-average number (28%) feel they are spending the 'right' amount of time online to keep connected: are they spending too much time online, perhaps?

Social Well-Being Index



Impacted Groups

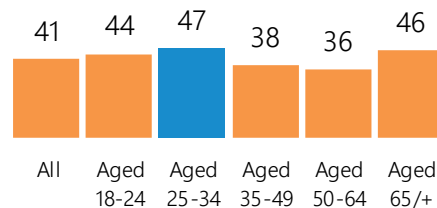
Millennials' (aged 25-34) optimism outperforms other age groups

Millennials (aged 25-34) have outperformed other age groups across all indicators: resilience, social, physical, family, finance and work. They were also early adopters of virtual health (55%), and one of the cohorts most willing to seek help for mental health issues. In some indicators, they have bucked the overall downward trend altogether.

Mostly digital natives and in the early stages of their established careers, they were comfortable working remotely (with the highest preference for working from home) and socializing remotely (greatest proportion claiming to have friends with whom they can have open conversations with). They were alone in feeling more financially secure during 2020 - perhaps a combination of fewer financial burdens (mortgages, education, families) and optimism for the future of their careers ('this is just one year out of many' / 'I can always get another job') with an overwhelming number (72%/76%) having good work relationships (with supervisors/ coworkers) and (64%) having opportunities to learn and grow.

Prefer to Work From Home

%



Impacted Groups

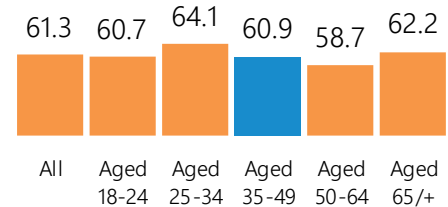
Gen X (aged 35-49) are stuck in the middle

Gen X (aged 35-49) share some attributes with Millennials (aged 25-34) and pre-retirees (aged 50-64) - and this is borne out in their generally lower well-being scores, without the optimism of Millennials or the doom and gloom of pre-retirees.

Anecdotally, most of them speak digital as a second language - they are competent but are not natives. They reported to be more comfortable with remote work than pre-retirees (Work well-being 67.3 points vs 66.3 points), and with online connections too (Social well-being 60.6 points vs 58.7 points). In essence, Gen X seem to have learned to cope, living with one foot on each side of the digital/ physical divide.

They are also the generation with children of all ages - those with younger children benefiting from the added resilience and well-being this brings, those with older ones with the additional stress of looking after young adults in crisis. Financially, they hover around the global average for impact, an echo of their in-between status.

Health & Well-Being Index



Impacted Groups

Pre-retirees (aged 50-64) are in crisis, both at work and at home

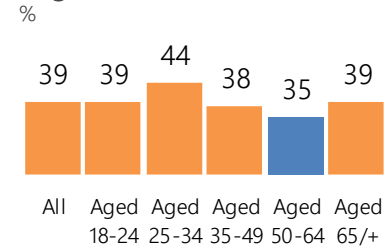
Pre-retirees have a lot of concerns. On every front, their sense of well-being has deteriorated through 2020. At a stage of their lives when they are thinking about retirement, the past year has shaken many of them, potentially affecting their savings, their ability to look after their families and their earning power. A generation that has already experienced 4 major economic recessions at major turning points in their working lives (1997 Asian financial crisis, 2002 dot-com bubble, 2007 banking crisis, 2010 subprime mortgage crisis), the economic impact of Covid-19 is another crisis as they enter what should be the most financially rewarding decade of their careers. Perhaps the accumulation of stress through these crises has also left them the least resilient of all age groups (35% high resilience vs. 39% average), at the lowest ebb in terms of their family and community connections.

This is a group also more likely to have children in Gen Z, whose lives could have been stalled by Covid-19, unable to finish college or start their first jobs. Perhaps this added concern is reflected in their feelings of being unable to take care of their families (lower than average family well-being) and their families' education and medical financial needs.

Their own social needs are also not being met - born before the digital age, pre-retirees perhaps misses face-to-face contact most of all (9 points below average on spending sufficient in-person time with friends) and the increased isolation this entails (9 points below average on feeling they are part of a broader group).

This discomfort with an online lifestyle and remote working is perhaps felt most keenly by this age group, who are the only demographic whose relationships with supervisors and coworkers have been impacted. However at the same time, their decades of experience might have given them tools to cope better with work stress - and this is reflected in their lower-than-average stress ratings (75% vs 83% average) with a full 25% reporting no stress at all, as work stress is one of the highest predictors of overall stress across all age groups.

High Resilience



Impacted Groups

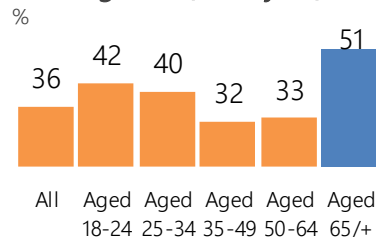
Boomers/ Retirees (aged 65 or above) have renewed energy as focus returns to them

Boomers/ Retirees are sitting pretty high on well-being, outperforming all other age groups except for Millennials. They feel socially secure (Social well-being +1.1 points), financially secure (Financial well-being +5.9 points), secure in their families (Family well-being +0.9 points) and those that work feel satisfaction in the workplace (Work well-being +2.1 points). Even on a physical level, they perform on par with the global average. They are also one of the demographics most likely to have adult children, and yet do not seem to feel the negative effects of that as keenly as pre-retirees - perhaps their children are already Millennials and their optimism carries through or there is less of a need to take care of them.

One potential factor for their sense of well-being might be the focus that Covid-19 has brought on their demographic - with all governments globally, acting to protect their generation from the disease, they have experienced an unparalleled outpouring of support - which is reflected in the uptick of resilience they feel, in particular through the support of their communities. However, other factors may also be at play: people in this age bracket have fewer financial and work concerns, giving them more time to focus on themselves (51% vs 36% average). In fact, despite the greater support shown by their communities, fewer people than average in this age bracket felt they were part of a broader group (-2% points), and they suffered from having fewer friends to talk openly with (-6% points), because of social distancing?

With more time on their hands and perhaps with more pressing health needs, Boomers are also more open to new ideas: more (37%) have used virtual health than pre-retirees (32%) (34% took up virtual health services during the pandemic to fill prescriptions); and more on average (+4% points) felt they spent an adequate amount of time online to keep connected.

Having time for myself





Thank You



Appendix

Fieldwork Period

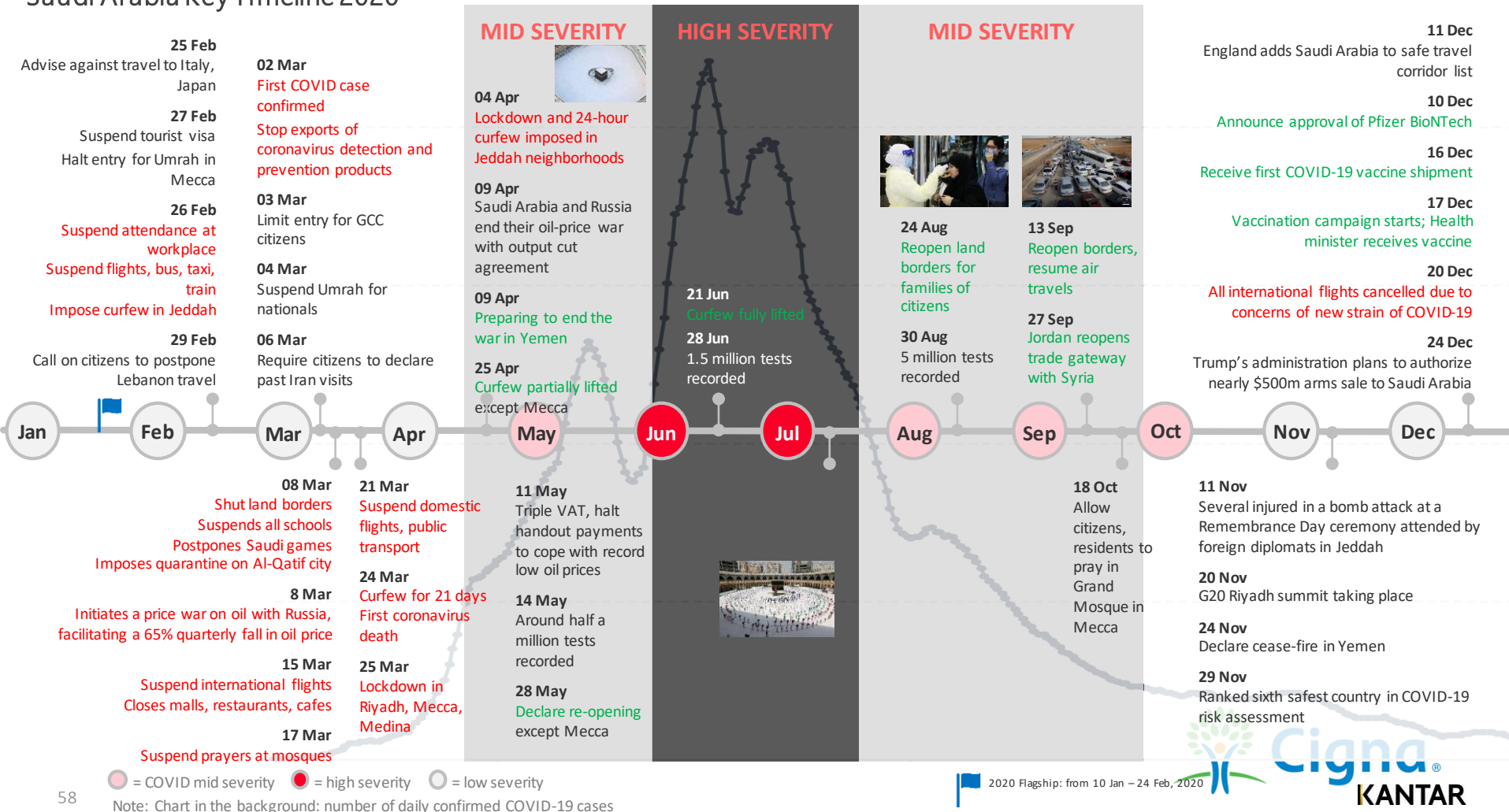
No.	Market	Fieldwork date (start)	Fieldwork date (end)
1	China	31-Mar	12-Apr
2	Singapore	26-Mar	12-Apr
3	UAE	1-Apr	16-Apr
4	Spain	31-Mar	13-Apr
5	South Korea	31-Mar	13-Apr
6	Saudi Arabia	1-Apr	17-Apr
7	Hong Kong	30-Mar	15-Apr
8	USA	26-Mar	16-Apr
9	Australia	26-Mar	9-Apr
10	Kenya	26-Mar	14-Apr
11	New Zealand	25-Mar	15-Apr
12	Thailand	30-Mar	13-Apr
13	UK	26-Mar	9-Apr
14	India	25-Mar	9-Apr
15	Taiwan	30-Mar	14-Apr
16	Turkey	1-Apr	13-Apr
17	Indonesia	31-Mar	9-Apr
18	Japan	30-Mar	13-Apr
19	Belgium	7-Apr	16-Apr
20	Netherlands	7-Apr	13-Apr
21	Germany	31-Mar	13-Apr

Profile

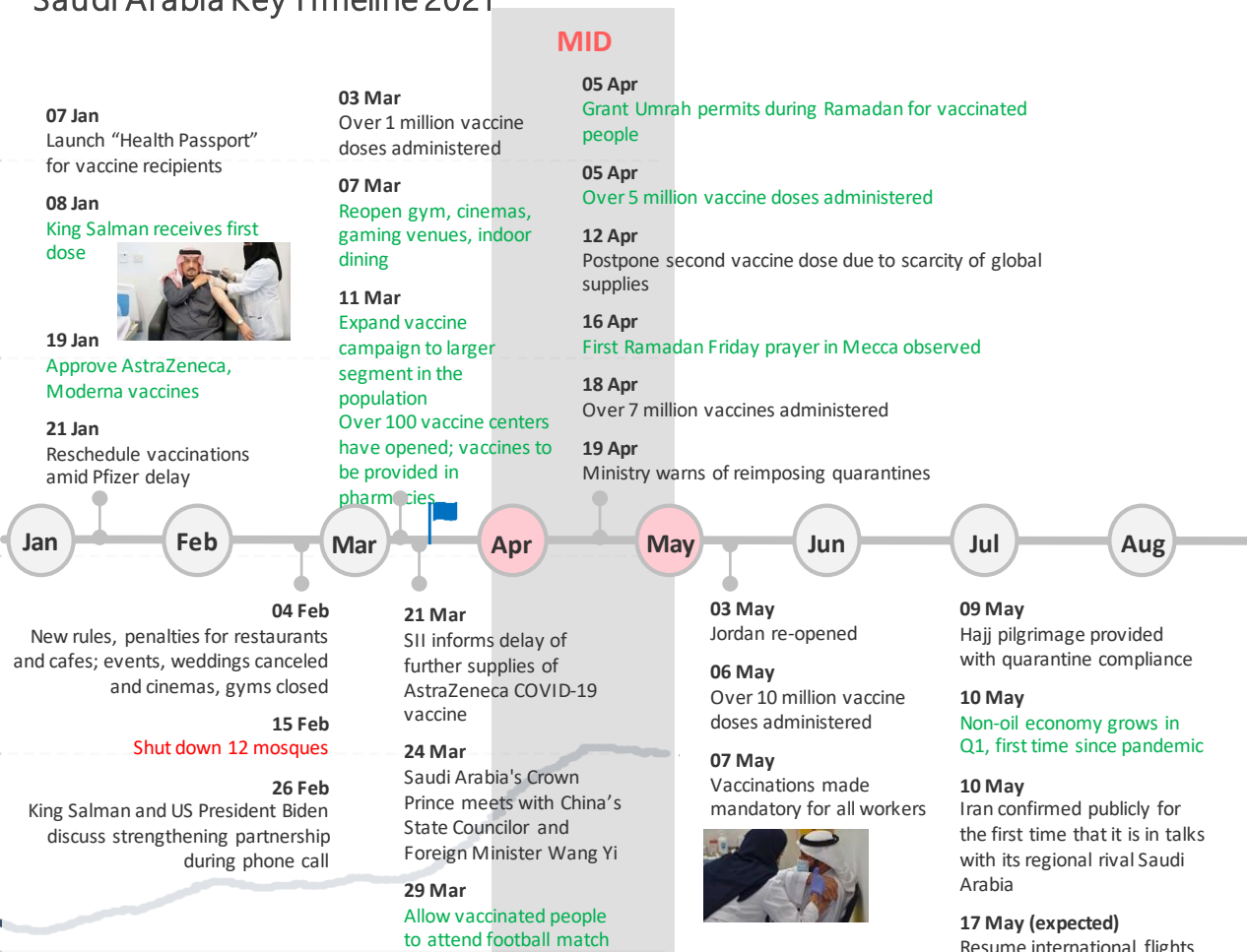
The more impacted group identified – those working without kids – actually span across different ages from 18 to 49 years old.

	%	Total	Working	Non-Working	Un-employed	Working w/kids <18 yo	Working w/kids 18+ yo	Working w/o kids
18-24		11	7	25	17	3	0	14
25-34		26	29	16	31	32	1	36
35-49		36	41	19	30	54	24	33
50-64		21	21	22	21	11	66	16
65/+		6	2	17	1	0	9	1
Male		50	54	39	45	56	57	51
Female		50	46	61	55	44	43	49

Saudi Arabia Key Timeline 2020

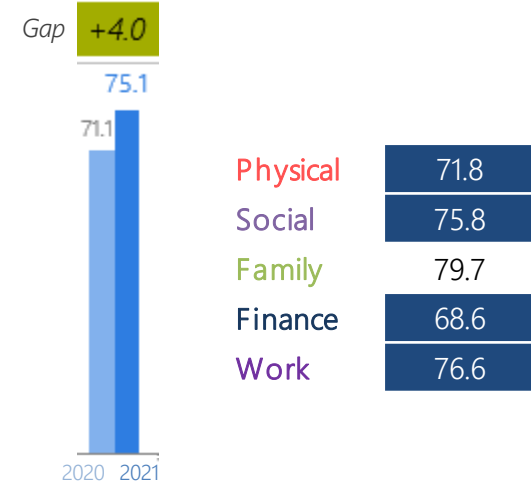


Saudi Arabia Key Timeline 2021

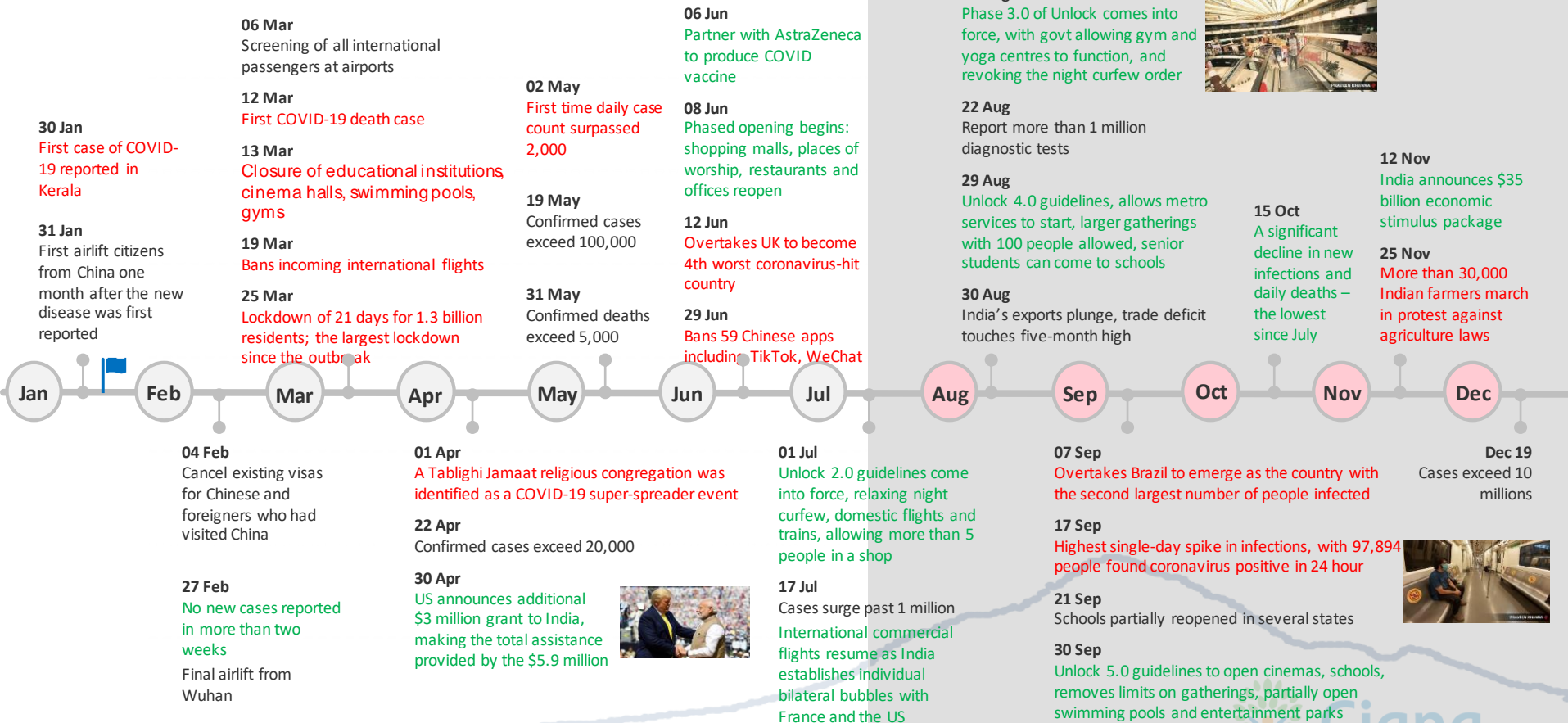


An obvious outlier, KSA's relatively better performance in well-being indices in 2021 is probably a reflection of a combination of better economic indicators vs. last year and the fact that at the time of the survey, cases of Covid-19 had largely been brought under control.

Health & Well-being Index



India Key Timeline 2020



● = COVID mid severity ● = high severity ● = low severity

Note: Chart in the background: number of daily confirmed COVID-19 cases

India Key Timeline 2021

03 Jan

Approve the use of the AstraZeneca/Oxford vaccine, as well as a locally produced vaccine called Covaxin

05 Jan

India to export Covid vaccines within weeks

14 Jan

Kumbh Mela festival begins; thousands of pilgrims gathered at Ganges river



01 Mar

PM Modi gets COVID jab

11 Mar

Vaccination drive hit by shortages

15 Mar

India records more than 26,000 new coronavirus infections – its highest single day spike this year

COVID HIGH SEVERITY

09 Apr

Indian Premier League cricket tournament plays on for over a month

12 Apr

Approve use of the Russian Sputnik V Covid-19 vaccine

14 Apr

Just when there was growing optimism over India's economic rebound, COVID-19 resurgence threatens India's economic recovery

16 Apr

COVID-19 patients turn to black market for drugs and oxygen

19 Apr

Delhi announces lockdown as COVID cases surge

21 Apr

Deadly second wave with 315,735 new infections — the highest number of cases reported in a single day in any country since pandemic



26 Apr

Bodies pile up in Delhi's ambulances and crematoriums



Jan

Feb

Mar

Apr

May

16 Jan

Start COVID-19 vaccination

Goal is to vaccinate 300 million people in six months

26 Jan

Permanent ban on TikTok, WeChat and 57 other Chinese apps
Farmers' Republic Day tractor parade violence

02 Feb

Daily COVID-19 cases drop below 9,000, the lowest in 8 month

24 Mar

Delhi orders Covid tests at airports as cases surge

27 Mar – 29 Apr

Elections in 5 states with unprecedented campaigning

29 Mar

Festival of colors Holi celebration, with the biggest single-day spike in cases reported since Oct

15 Apr

More than 200,000 cases reported on a single day, highest since the pandemic

Medical system collapse from 'double-mutant COVID' with shortage of bed, drug and oxygen

01-30 Apr

Kumbh Mela at Haridwar gathers millions of devotees on the banks of the Ganges river

Elections and mass rallies by politicians in India despite surge

01 May

Low vaccination rate – only 2% of the population has been vaccinated

Experts believe that death toll in India could be up to 5 to 10 times higher than the official 200,000 figure

Vaccine shortage continues

04 May

IPL suspends play as COVID-19 crisis engulfs nation

05 May

At least six people have been killed in post-election violence

07 May

EU, US and UK provide emergency aid to India, including oxygen supplies, medicines and ventilators

At the time of writing, we are witnessing a serious increase of cases in India. However, at the time of data collection, India was in a more positive stance in terms of performance in well-being indices. Indeed, at the time of data collection, major festivals and state election were going ahead so reported well-being indices are largely a reflection of the calm before the storm.

Health & Well-being Index

Gap

+1.6

73.2

71.6

2020 2021

Physical

72.2

Social

73.5

Family

76.5

Finance

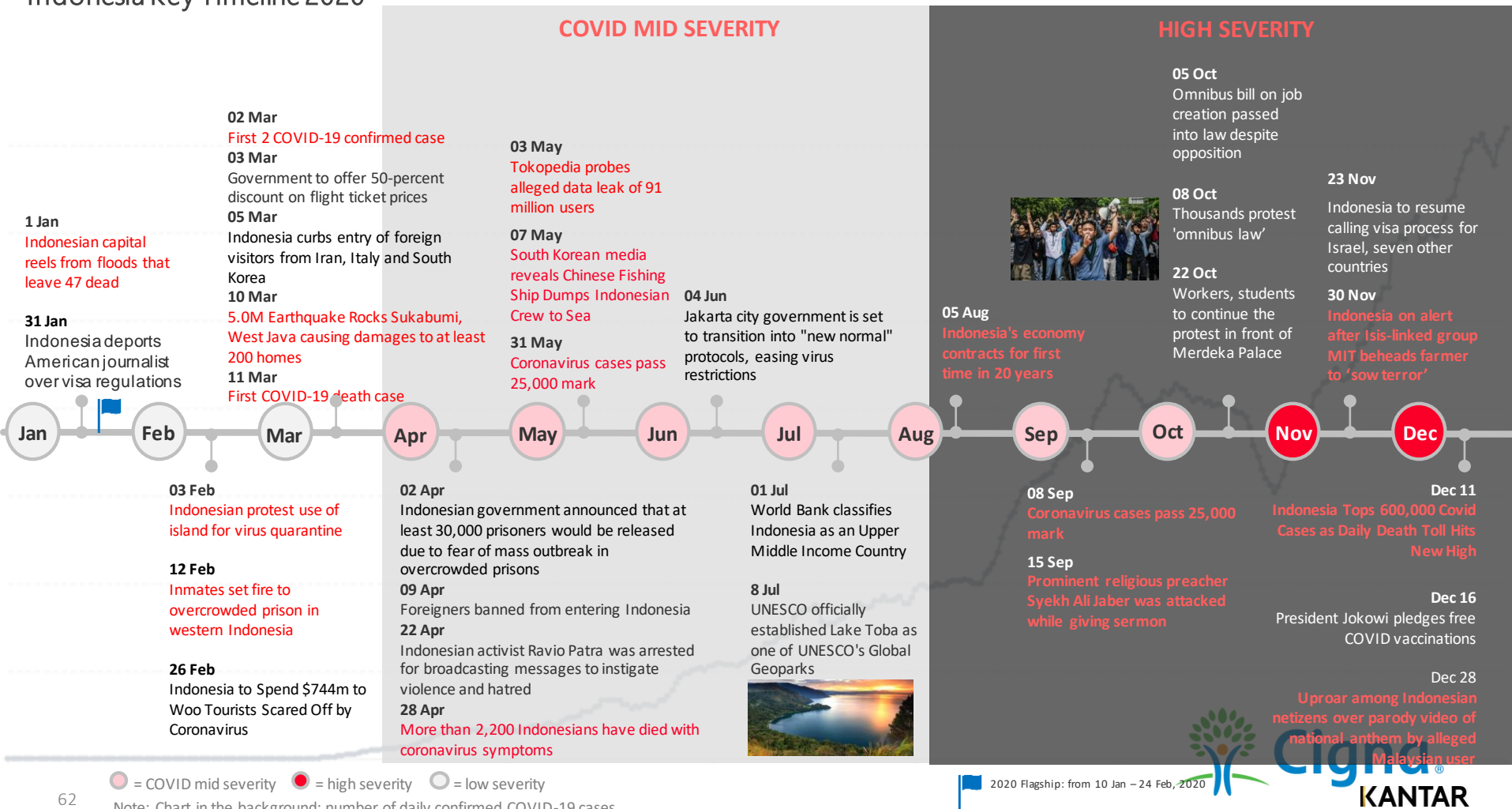
66.5

Work

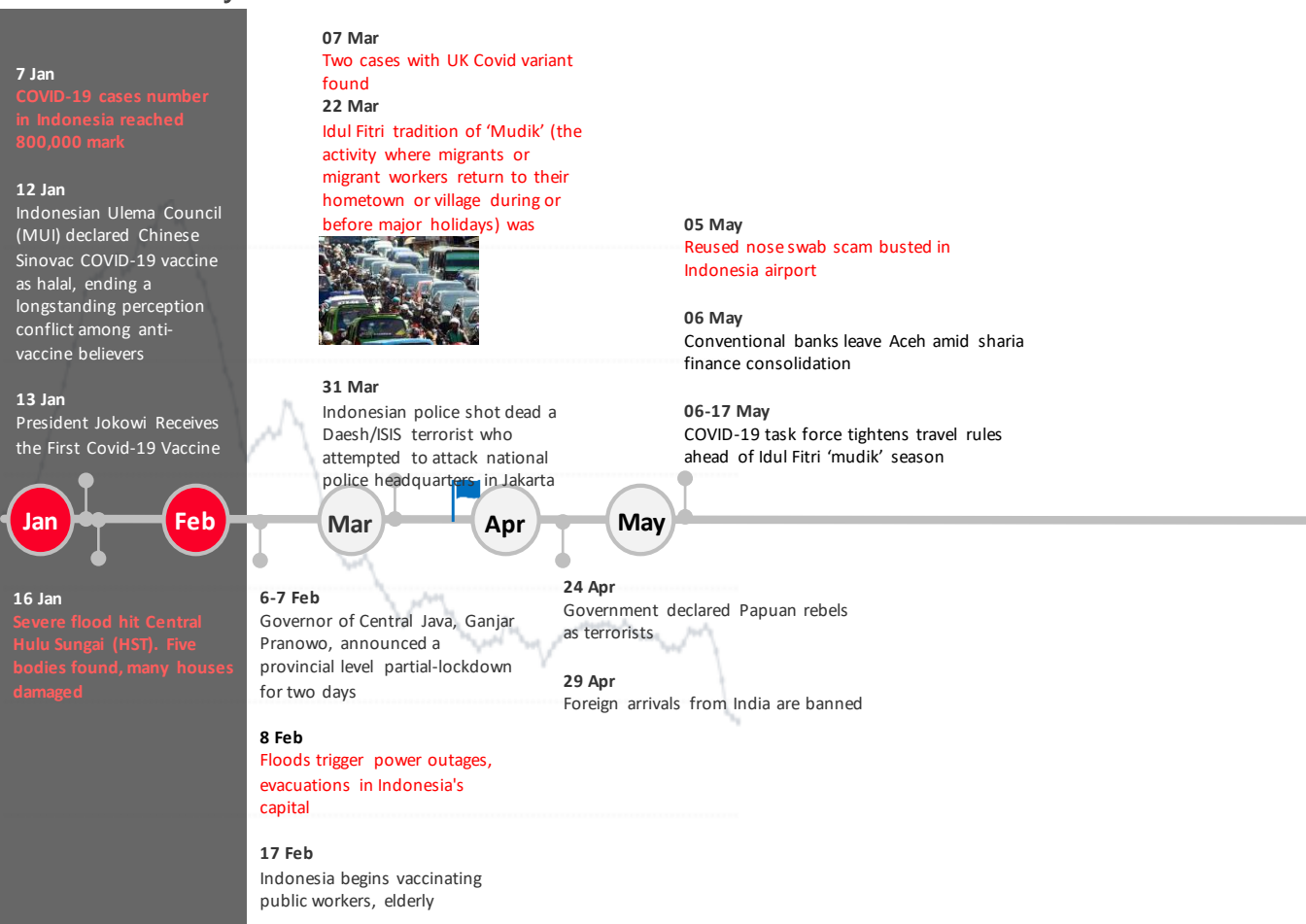
75.3



Indonesia Key Timeline 2020

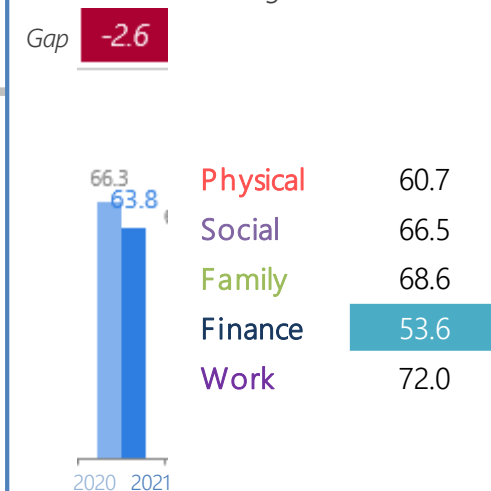


Indonesia Key Timeline 2021



Despite the reduced number of cases, slow vaccine roll outs and a lack of economic growth momentum has meant that health & well-being measures in Indonesia are still below 2020 levels, in particular, the Finance measure.

Health & Well-being Index



UK Key Timeline 2020

01 Feb
Brexit 11-month transition period begins

04 Feb
Ban on petrol and diesel car sales brought forward to 2035, originally 2040

28 Feb
First death from coronavirus

24 Jan
EU withdrawal bill passed

31 Jan
Officially withdraw from EU

First 2 positive coronavirus cases confirmed

02 Mar
First formal negotiations of future relationship between UK and EU

09-19 Mar
Advise 7-day self-isolation

Schools and restaurants closed, local elections and public exams postponed

FTSE 100 drops 8%+ from oil prices

10 Mar
UK health minister Nadine Dorries tests positive

08 Feb
5 British citizens test positive for the virus at a ski resort in eastern France

10 Feb
Declare coronavirus as "imminent threat", imposing quarantine

20 Mar
3-week lockdown reinforced

Clap For Our Carers movement for NHS gratitude

25 Mar
Prince Charles tests positive

27 Mar
Boris Johnson tests positive

COVID MID SEVERITY

02-04 Apr
Pledge 100,000 COVID tests per day



Boris Johnson admitted to hospital

12-16 Apr
Boris Johnson released from hospital

Lockdown extension for another 3 weeks

05 May
Highest death toll in Europe, second highest in the world

10 May
Announce a conditional plan for lifting lockdown

11-12 May
60-page COVID recovery strategy published

Wage subsidy scheme extended for 4 months

23 Jun
Announce relaxing of restrictions and 2m social distancing rule

30 Jun
Brexit transition extension period deadline passes, tightened timelines to reach deal before 31



03 Aug
Eat Out to Help Out scheme

12 Aug
GDP falls 20.4% in Q2 2020, UK now in deep recession

13 Aug
A-level downgrades hit pupils from disadvantaged areas hardest

14 Aug
Restrictions eased further: reopen indoor theatres, bowling alleys

04 Jul
Local lockdown in Leicester and parts of Leicestershire

Restrictions eased further: reopening of pubs, restaurants, hairdressers

15 Jul
Mask-wearing in indoor shops and public spaces compulsory, with penalties up to £100

Total cases pass half a million

13 Oct
Unemployment at 4.5% its highest level in 3 years

14 Oct
A new three-tier system of Covid-19 restrictions

16 Oct
PM hints at the prospect of no-deal Brexit

01 Sep
Majority of schools reopened

07-09 Sep
PM overrides previously agreed internal markets bill

14 Sep
'Rule of six' gatherings limited to 6 people

22 Sep
Announce new restrictions: return to working from home, 10pm curfew for hospitality sector

COVID MID SEVERITY

02 Dec
Approve BioNTech vaccine

Second lockdown ends

19 Oct
Wales announces lockdown

08 Dec
Vaccination campaign begins

31 Oct
Cases exceed 1M

Second lockdown to prevent a "medical and moral disaster" for the NHS

10 Dec
Thousands of patients caught COVID in hospitals

11 Dec
Biggest fall in emissions since 1940s

03 Nov
Hospital admissions soaring

05 Nov
Four-week full lockdown begins

25 Nov
£4.3bn package to help unemployed was unveiled

20 Dec
PM 'cancels Xmas' as deaths pass 70,000

24 Dec
The EU and UK have reached a post-Brexit trade deal, ending months of disagreements over fishing rights and future business rules

30 Dec
Approval of Oxford-AstraZeneca vaccine

● = COVID mid severity ● = high severity ○ = low severity

Note: Chart in the background: number of daily confirmed COVID-19 cases

2020 Flagship: from 10 Jan – 24 Feb, 2020

2020 Impact Pulse Wave 1: from 22 – 27 Apr, 2020

2020 Impact Pulse Wave 2: from 28 May – 5 Jun, 2020

2020 Impact Pulse Wave 3: from 30 Jul – 10 Aug, 2020

2020 Impact Pulse Wave 4: from 13 – 22 Oct, 2020

2020 Impact Pulse Wave 5: from 23 Nov – 2 Dec, 2020

UK Key Timeline 2021

HIGH SEVERITY

04 Jan
Rollout of the Oxford-AstraZeneca coronavirus jab

06 Jan
England enters third national lockdown

14 Jan
Worst day of UK pandemic – more than 83,000 deaths

24 Jan
Boris Johnson signs Brexit withdrawal deal

16 Jan
All international arrivals will be forced to quarantine and require a negative test

29 Jan
Halfway to 15m mid-February target

31 Jan
Apply to join trade pact with 11 Asia and Pacific nations

COVID MID SEVERITY

01 Feb
Vaccination offered to care homes

04 Feb
UK trials mixing vaccines

15 Feb
Hotel quarantine for travelers arriving in England from 33 high-risk countries begins

18 Feb
'Strong decline' in infections – infections have dropped by two-thirds across England since lockdown began, with an 80% fall in London

22 Feb
PM expected to publish roadmap for lifting the lockdown

25 Feb
Pound hits three-year high, as reopening hopes lift travel and oil firms

27 Feb
Nearly 20m receive first dose of COVID vaccine

04 Mar
COVID Infection decline
Tax burden highest since 1960s

08 Mar
Schools return after two months

18 Mar
Vaccine rollout hits setback due to significant reduction in weekly supply available from manufacturers

27 Mar
Shops to stay open until 10 pm

29 Mar
Lockdown further eased

03 Apr
30 people experienced rare blood clots after receiving Oxford-AstraZeneca vaccine, 7 have died

05 Apr
Free twice-weekly tests to begin

06 Apr
Anger over COVID passport, Perceived to create a "two-tier" society

9 Apr
Prince Philip, Duke of Edinburgh, has died at age 99

10 Apr
Trade between the UK and France was close to pre-Brexit levels in March

14 Apr
The UK economy has returned to growth

23 Apr
Rising retail sales and acceleration in hiring of new staff as lockdown measures ease

26 Apr
Travel companies are experiencing a flood of bookings for autumn holidays

01 May
Biggest house price surge since 2004

07 May
UK scientists warn over Indian COVID 'variant of concern'

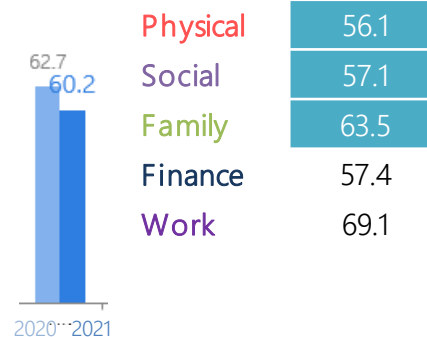
08 May
35+ million people received at least one vaccine dose

10 May
Announce easing of COVID restrictions; lowering virus alert level from 4 to 3

In the UK, despite lower numbers of cases and a successful vaccination programme, well-being indices remain significantly below those pre-Covid-19. However, Finance and Work indices are stable vs. 2020.

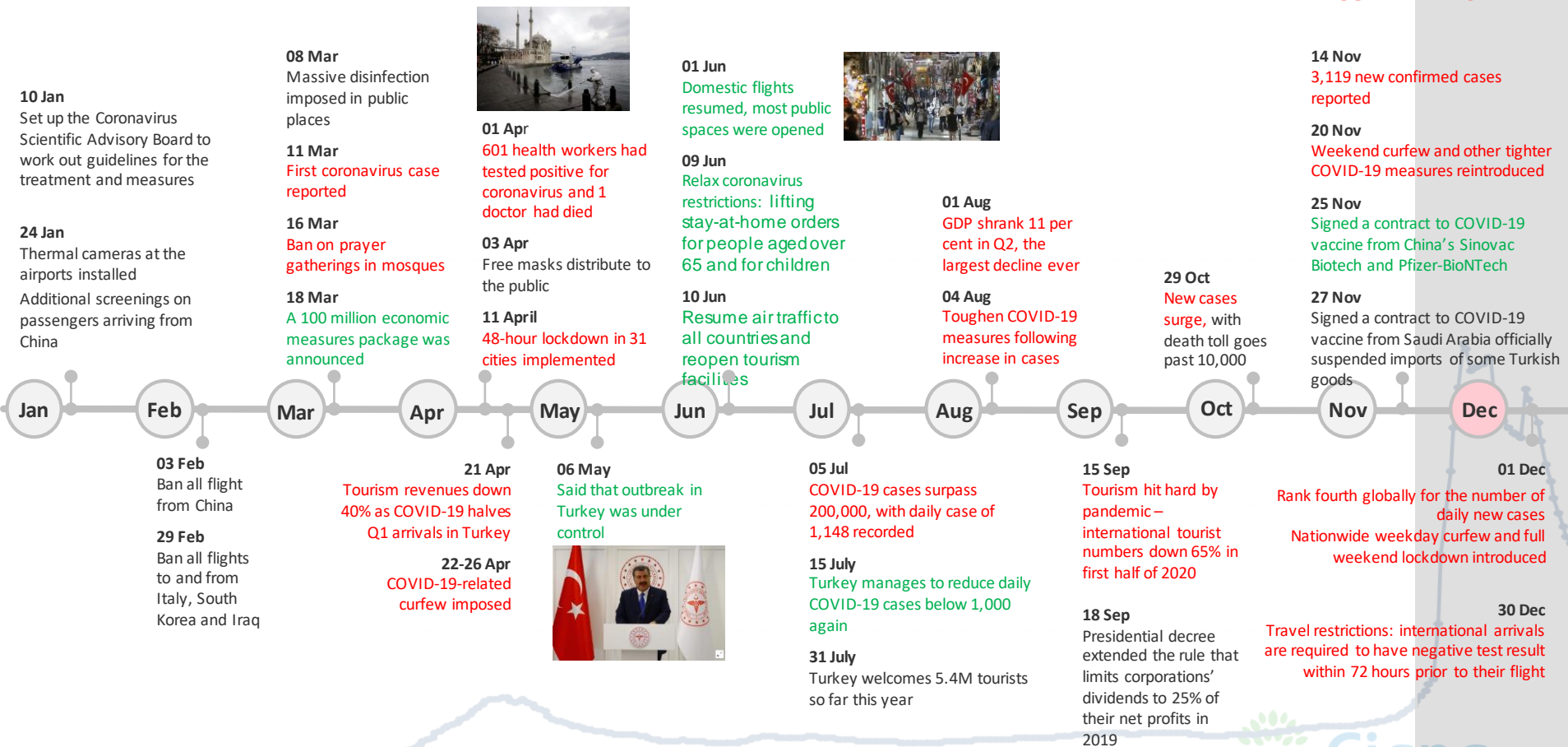
Health & Well-being Index

Gap **-2.5**



Turkey Key Timeline 2020

COVID MID SEVERITY



● = COVID mid severity ● = high severity ● = low severity

Note: Chart in the background: number of daily confirmed COVID-19 cases

2020 Flagship: from 10 Jan – 24 Feb, 2020

Turkey Key Timeline 2021

MID SEVERITY

01 Jan
15 cases of UK coronavirus variant detected

8 Jan
Turkey's economy seen regaining some pace in 2021 after slump

13 Jan
Approved China's Sinovac vaccine for emergency use



14 Jan
Vaccination rollout begins
Turkish President Recep Tayyip Erdoğan received the COVID-19 vaccine

HIGH SEVERITY

02 Apr
Public can choose Pfizer-BioNTech's Comirnaty

07 Apr
Reported the highest daily COVID-19 cases and daily death toll since pandemic began
Of the country's 81 provinces, 70 are listed as 'risky' or 'very risky'
26 Apr
Government to enforce nationwide lockdown April 29-May 17

01 May
Approve emergency use of Russia's Sputnik V vaccine

05 May
More than 24.1 million doses administered

09 May
COVID cases below 20,000 for first time since mid-March

01-17 May
Tourists exempt from full lockdown to revitalize tourism, a critical sector of the Turkish economy



15 Feb
The number of daily cases fell to around 6,000

23 Feb
Turkey is targeting a 100 percent tourism growth for 2021 at minimum, which means over 25 million tourists

03 Mar
Partial easing of months-long coronavirus restrictions

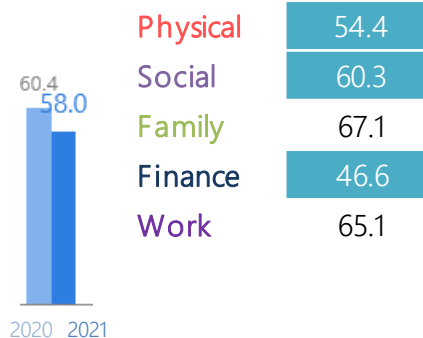
22 Mar
Turkish lira plunges after Erdogan sacks central bank chief

28 Mar
A new wave struck Turkey – daily cases exceed 30,000 for first time this year

Health and Well-being indices in Turkey are still below pre-Covid levels, indeed, at the time of data collection, Turkey was experiencing a dramatically rising number of cases.

Health & Well-being Index

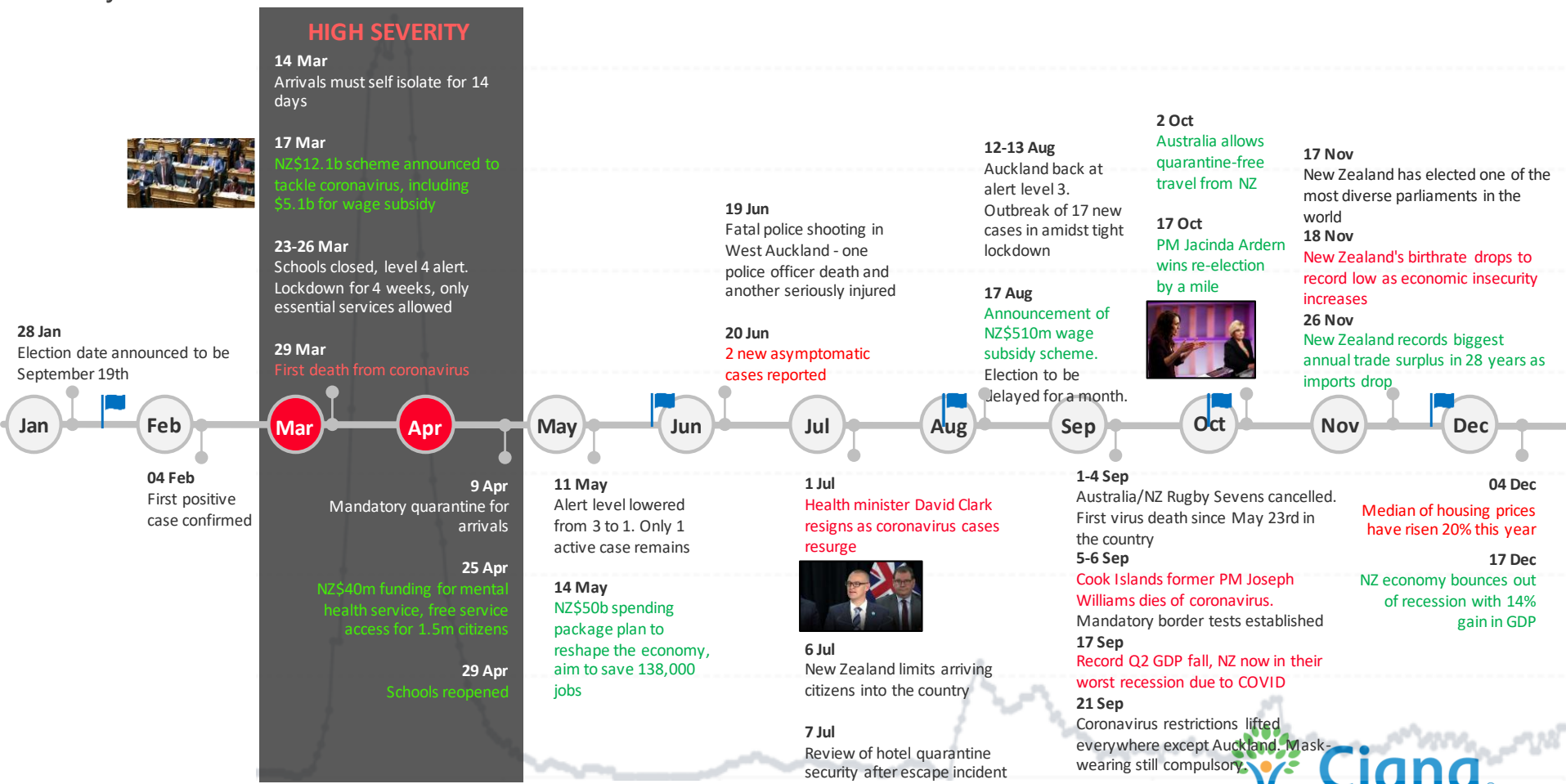
Gap **-2.4**



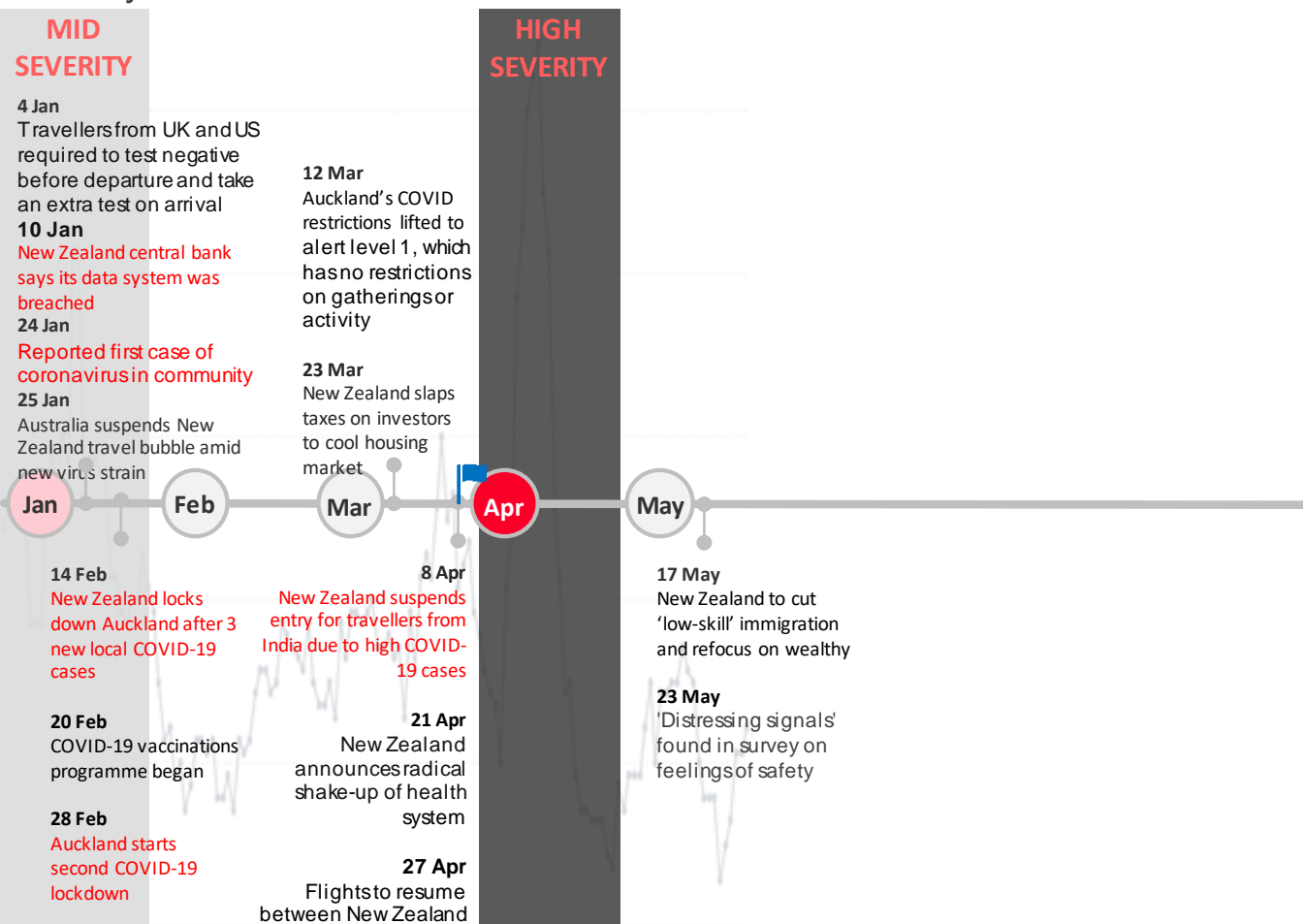
2021 Flagship: from 25 Mar – 17 Apr, 2021



NZ Key Timeline 2020



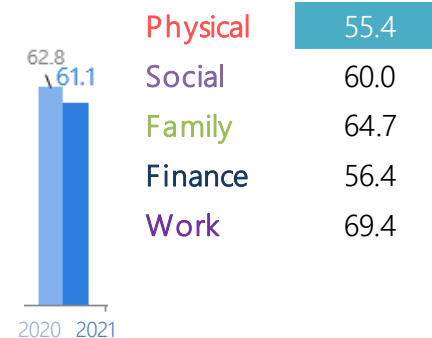
NZ Key Timeline 2021



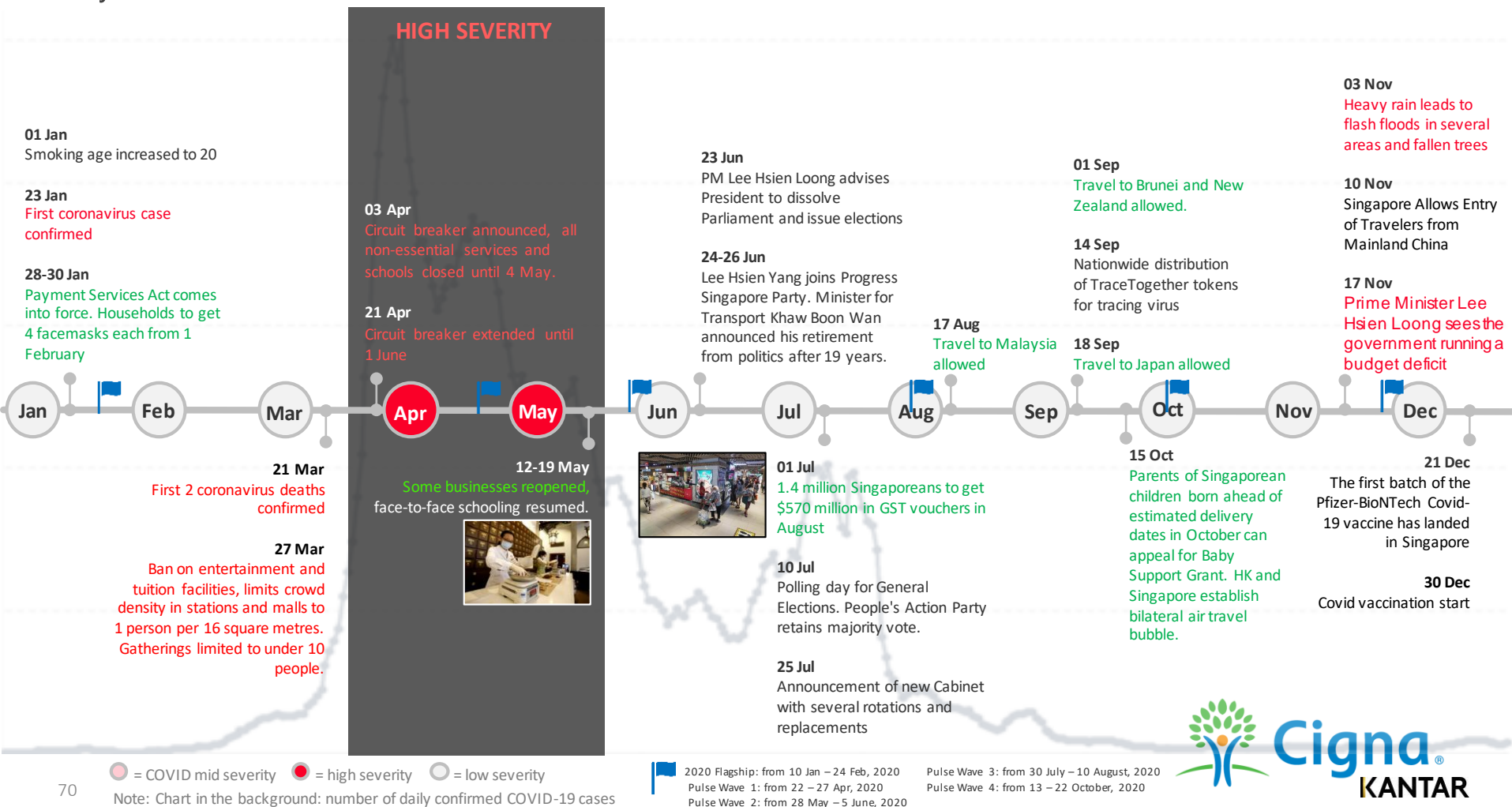
Despite early success in dealing with Covid, spikes in vases, albeit small, have been a constant of the NZ landscape, health and well-being still significantly below pre-covid levels, driven by the Physical index.

Health & Well-being Index

Gap **-1.7**



SG Key Timeline 2020



SG Key Timeline 2021

MID SEVERITY

10 Jan
42 new imported Covid-19 cases in Singapore, new high in more than 9 months

30 Jan
Singapore suspends Malaysia business 'bubble' for 3 months

14 Feb
Singapore on path to recovery as fourth-quarter GDP shrinks less than estimated

03 Mar
ExxonMobil will cut about 300 positions from its workforce in Singapore, where its largest refinery is located, by the end of 2021

19 Apr
Citigroup said it will add around 2,300 employees and invest in cutting-edge technology in its wealth management hubs of Hong Kong and Singapore

MID SEVERITY

12 May
Hong Kong-Singapore travel bubble to launch as scheduled in May despite recent cases

14 May
Singapore Announces Lockdown-Like Restrictions As Local Covid Cases Flare Up

16 May
Singapore to move schools online as coronavirus cases rise

Singapore, swinging back and forth between successful containment and minor outbreaks, reports a health & well-being index just below pre-pandemic levels, with the Work index still significantly lower.

Health & Well-being Index

Gap -1.3



● = COVID mid severity ● = high severity ○ = low severity

Note: Chart in the background: number of daily confirmed COVID-19 cases

TH Key Timeline 2020

COVID MID SEVERITY

9 Feb
A Royal Thai Army soldier shoots 30 people dead in Nakhon Ratchasima before being shot and killed

21-28 Feb
Constitutional Court dissolves the Future Forward Party (FFP) for accepting an illegitimate donation, its executives get a 10-year disqualification. Students protest over disbanding of FFP.

1 Mar
First coronavirus death confirmed

17-21 Mar
Approval of airline relief package, cutting landing and parking fees. Schools closed. Thai AirAsia suspends all international flights until 25 April. Malls closed until 12 April.

24-30 Mar
Nationwide lockdown implemented

2 Apr
Nationwide curfew from 10pm-4am implemented.

6-12 Apr
Nakhonchai Air, an interprovincial bus company, suspends its services. Nationwide ban on alcohol.

8 May
Government confirms lockdown to be eased on 17 May.

17 May
Majority of big malls and outlets reopened



15 Jun
Night curfew lifted



15-16 Jul
2 foreign VIPs infected by COVID - an Egyptian soldier in Rayong province and the daughter of a Sudanese diplomat. Netizens express anger over VIPs' exceptions to coronavirus measures and government failure to contain the disease and lack of support for Rayong's declining tourism industry.

18-23 Jul
Free Youth protest in Bangkok for House dissolution, new constitution, amendment of royal prerogative and lese majeste law. Demonstrations spread to over 20 provinces.

10 Aug
Large rally at Thammasat University calling for monarchy reform

13-14 Aug
Schools reopened. Student activist Parit "Penguin" Chiwarak arrested, Human Rights Watch calls for immediate release to drop charges for all activists



14-15 Oct
Angry protestors heckle at royal limousine, and police ordered to clear overnight protestors from rally site. Gatherings limited to 4 people. Protest leaders Arnon Nampa, Parit Chirawat, and Panupong Jadnok arrested. Tens of thousands participate in Bangkok anti-monarchy protests.

19 Oct
Investigation launched for 4 news outlets, Telegram messaging app access blocked.

13 Sep
Parliament agrees to first-ever dialogue forum to discuss the movement's opinions on reform

20 Sep
Youth protesters give letter to Privy Council which outlines their 10 demands for reform

17-18 Nov
Thai police use water cannons, tear gas on protesters as parliament debates. More than 55 injured as clashes rock Bangkok

19 Nov
Thai businesses call for travel bubbles even as local tourism surges

21 Dec
548 new virus cases tied to seafood market

28 Dec
3k foreign tourists in November as ban eases

● = COVID mid severity ● = high severity ● = low severity

Note: Chart in the background: number of daily confirmed COVID-19 cases



2020 Flagship: from 10 Jan - 24 Feb, 2020

Pulse Wave 1: from 22 - 27 Apr, 2020

Pulse Wave 2: from 28 May - 5 June, 2020

Pulse Wave 3: from 30 July - 10 August, 2020

Pulse Wave 4: from 13 - 22 October, 2020



Cigna
KANTAR

TH Key Timeline 2021

MID SEVERITY

02 Jan

More restrictions on businesses and gatherings in regions that are at greater risk

26 Jan

Daily virus cases hit new peak in Thailand

27 Jan

Thailand targets vaccination of 19 mln people in first phase

Jan

Feb

Mar

14 Feb

Thailand's cabinet approved 37.1 billion baht of assistance to help low-income workers

15 Feb

Economy contracts 6.1% in 2020 due to lack of tourists and exports

28 Feb

Thai pro-democracy protesters clash with police near PM's residence

06 Mar

Hundreds protest lese majeste law in Bangkok

26 Mar

Indonesia's Traveloka to expand fintech business into Thailand

29 Mar

Thailand Reopens Phuket for Vaccinated Travelers

30 Mar

Thailand pushes back thousands fleeing Myanmar

HIGH SEVERITY

17 May

Thailand Q1 GDP contracts 2.6% y/y

18 May

Thailand reports highest number of daily Covid deaths as virus tears through prisons

21 May

Thailand sees first local cases of Indian COVID-19 variant

23 May

Thailand to tighten border controls after detecting South African COVID-19 variant

Apr

May

07 Apr

Thailand seeks travel bubble with Singapore

15 Apr

Outbreak at nightspots in Bangkok has caused new infections surging

16 Apr

Thailand's fruit exports rebound

29 Apr

Thailand makes masks mandatory, bans Bangkok dining



Thailand's health & well-being index holds at pre-pandemic levels with all measures comparable to January 2020.

(Note: new surge in cases happened post-data collection)

Health & Well-being Index

Gap -0.4

Physical	59.2
Social	64.1
Family	66.8
Finance	54.0
Work	70.0



● = COVID mid severity ● = high severity ○ = low severity

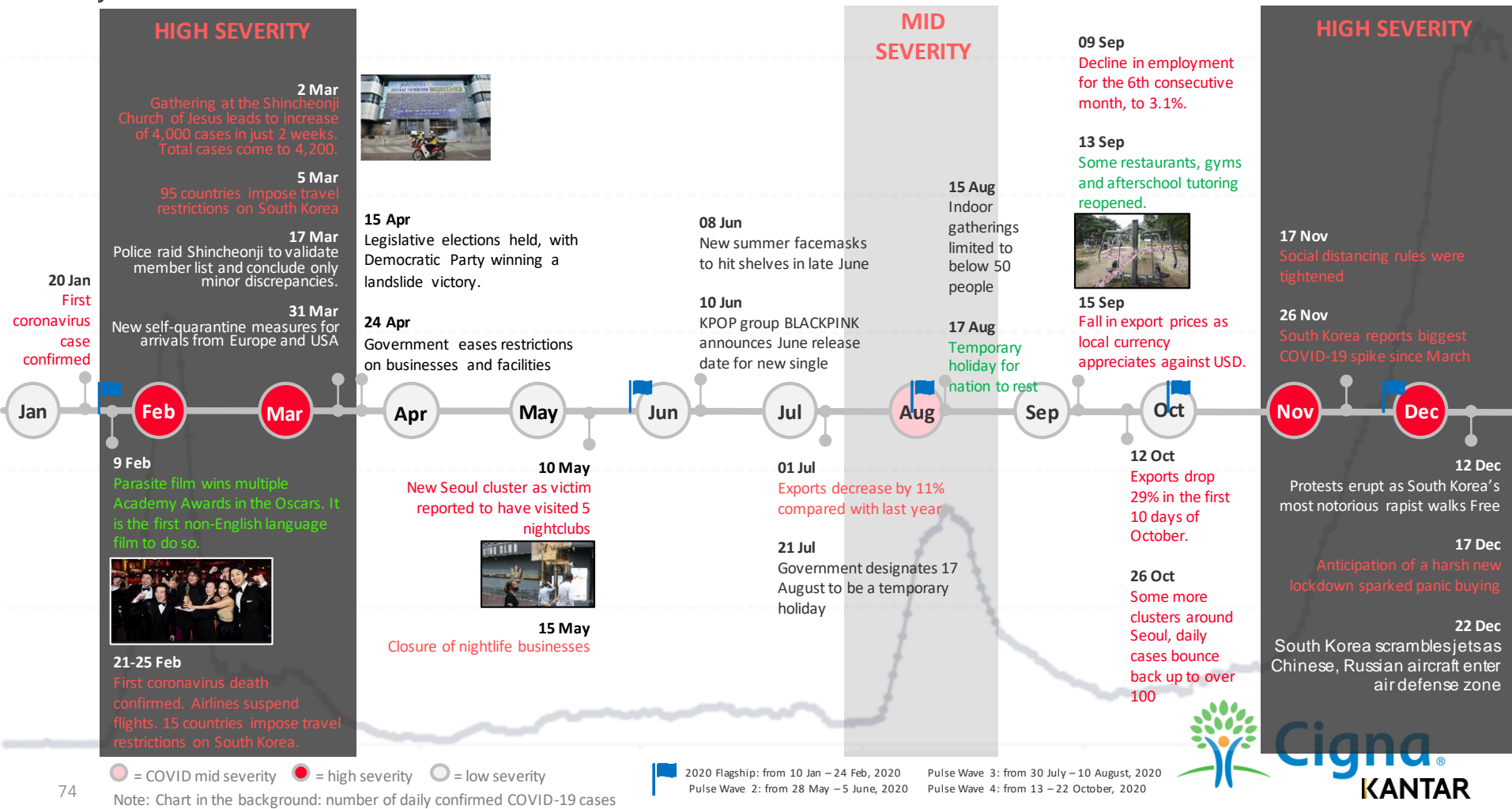
Note: Chart in the background: number of daily confirmed COVID-19 cases



2021 Flagship: from 25 Mar – 17 Apr, 2021



KR Key Timeline 2020



KR Key Timeline 2021

MID SEVERITY

MID SEVERITY

03 May

Protests grow in South Korea over Japan's Fukushima water plan

11 May

South Korea's Moon vows to restore dialogue with North



13 May

South Korea unveils \$450 billion push to seize global chipmaking crown

08 Jan

South Korean court orders Japan to pay former 'comfort women'

14 Jan

South Korean court rejects former president Park Geun-hye's appeal against corruption conviction

08 Mar

South Korea and US Reach Agreement on Defense Cost Sharing

05 Apr

South Korea's LG to exit global smartphone business

09 Apr

South Korea orders closure of nightclubs, karaoke bars amid concern over fourth COVID-19 wave

25 Apr

South Korea celebrates veteran Youn Yuh-jung's best supporting actress Oscar win for "Minari" — the first Oscar acting prize ever for Korea



26 Feb

South Korea kicks off COVID-19 vaccination campaign

Korea's health & well-being index returns to pre-pandemic levels with the Family index actually improving since 2020.

Health & Well-being Index

Gap +0.4

Physical	51.9
Social	55.9
Family	57.7
Finance	47.1
Work	59.5

53.6 54.0

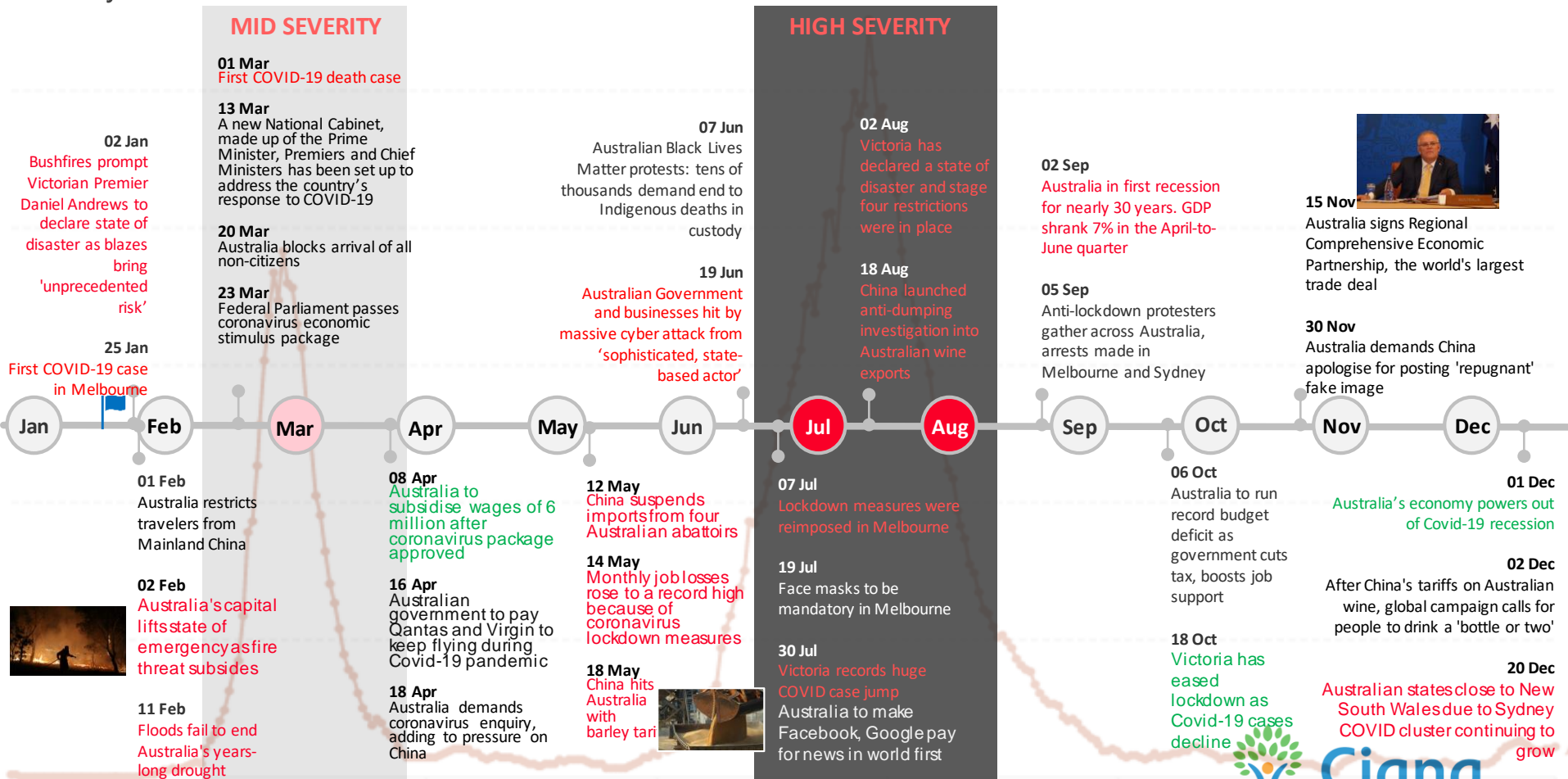
2020 2021

● = COVID mid severity ● = high severity ○ = low severity

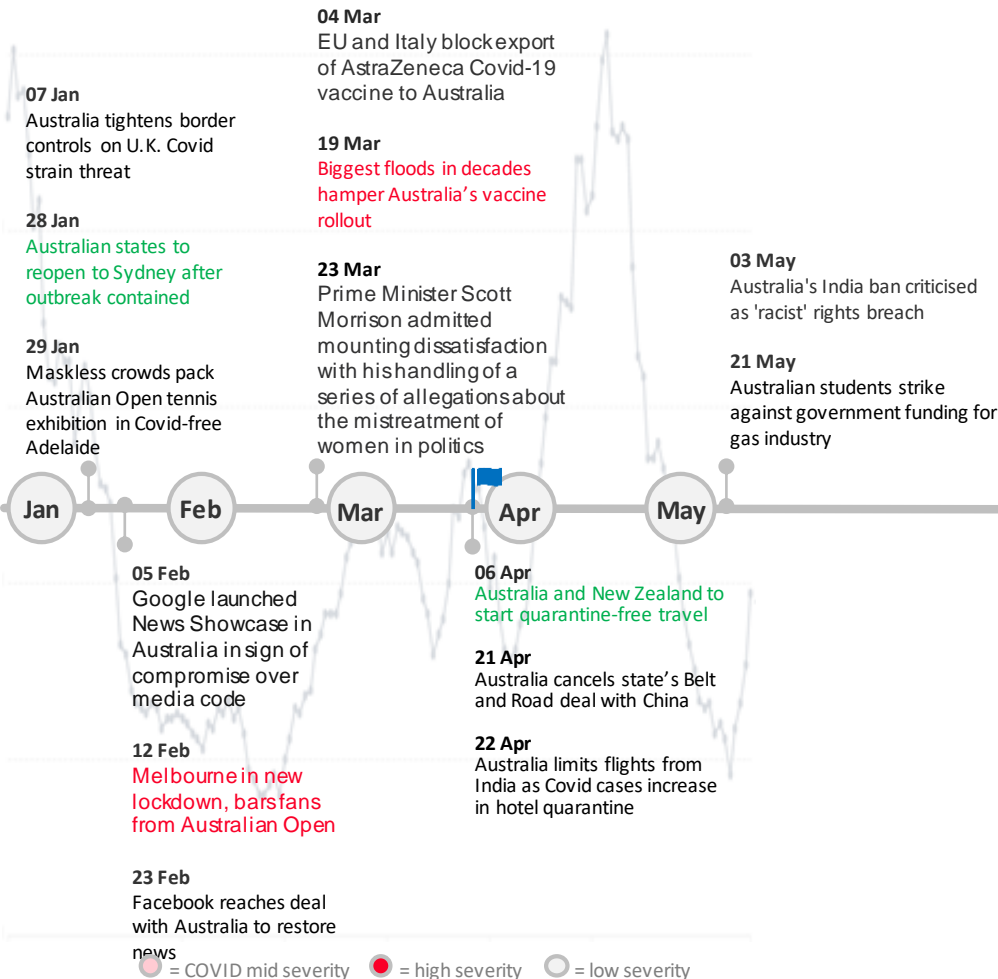
Note: Chart in the background: number of daily confirmed COVID-19 cases

2021 Flagship: from 25 Mar – 17 Apr, 2021

AU Key Timeline 2020



AU Key Timeline 2021



Australia's health & well-being index holds at pre-pandemic levels with all measures comparable to January 2020.

Health & Well-being Index

Gap +0.2



2021 Flagship: from 25 Mar – 17 Apr, 2021

TW Key Timeline 2020

COVID HIGH SEVERITY



11 Jan
Tsai Ing-wen wins second presidential term

20 Jan
Establish the Central Epidemic Command Center to coordinate disease prevention and response measures at the national level

24 Jan
Export ban on face masks

28 Jan
Reports first case of domestic coronavirus transmission

Jan
Feb
6 Feb

Travel ban on foreigners who have been to China

13 Feb
Government to roll out relief measures to counter coronavirus impact

16 Feb
First death from coronavirus

Mar
Apr
1 Apr

10 Mar
Launch online name-based rationing system for face masks on March 12

19 Mar
Bar foreign nationals from entering the country starting March 19 in response to the continued spread of COVID-19

23 Mar
Ban airline passenger transits through the country starting March 24

Face mask use mandated for intercity transportation

'Taiwan Can Help' ad posted in New York Times

21 Apr
Increase the relief budget to NT\$210 billion (about US\$7 billion)



5 May
Taiwan to donate 7 million more masks to countries worldwide

19 May
U.S. Statement on Taiwan's Participation at the World Health Assembly

May
Jun
5 Jun

Loosen COVID social distancing restrictions

8 Jun
Taiwanese citizens to get travel subsidies from July

20 Jun
Adjusts entry regulations for foreign nationals to resume economic activity and international exchanges

1 Jul
Pre-order of 'triple stimulus' voucher program to boost the local economy



30 Jul
Taiwan's 'Mr Democracy' Lee Teng-hui dies at 97

Jul
Aug
6 Aug

Masks made mandatory again on Taipei MRT

10 Aug
US health secretary praises Taiwan's Covid-19 response during rare high-level visit

30 Aug
Defying China, Czech delegation arrives in



4 Oct
Military activity around Taiwan keeps nation busy during weekend

10 Oct
National Day events held worldwide

19 Oct
China deploys missiles across from Taiwan to prepare for invasion



23 Oct
Legislature passes new special budget for economic relief, stimulus

29 Oct
Taiwan marks 200 days without domestic Covid-19 infection



2 Sep
Taiwan's redesigned passport shrinks words 'Republic of China'

8 Dec
Taiwan November exports reach one-month record of US\$32.2b 22-23 Dec

Taiwan imposes new regulations after first Covid case since April

Nov
Dec
12 Nov

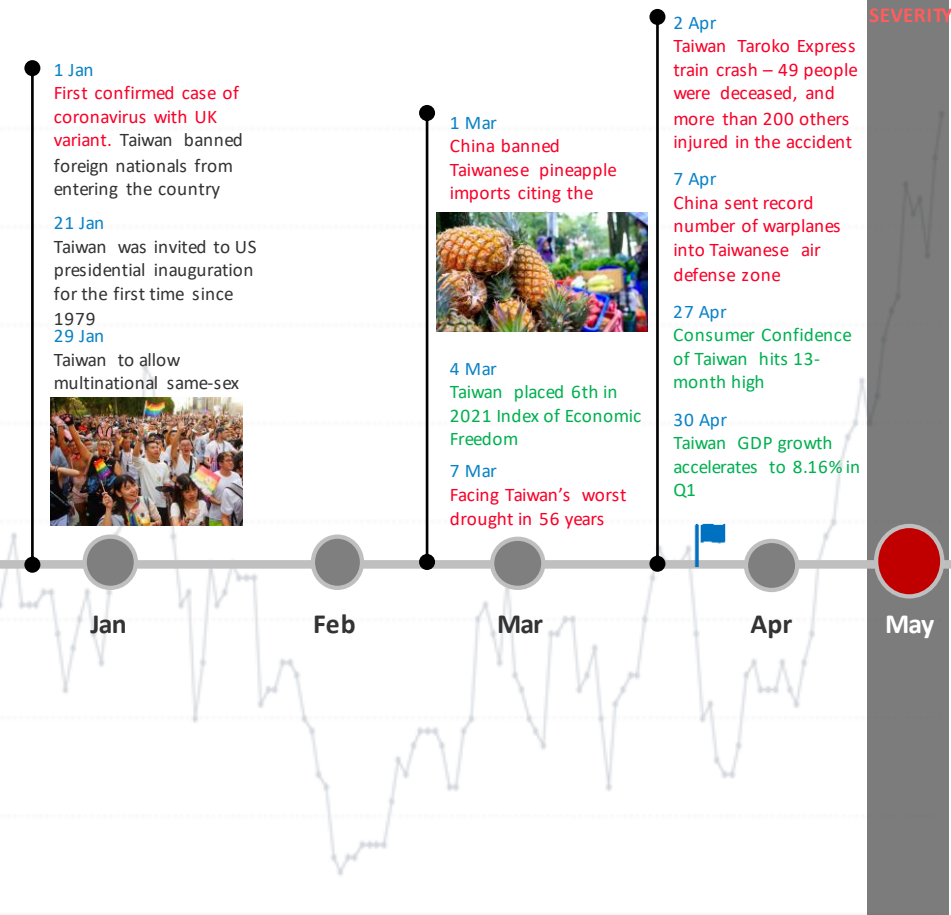
WHO drops censorship of words 'Taiwan' and 'China' on social media after backlash

23 Nov
October jobless rate hits 3.8%, lowest since April

28 Nov
Consumer confidence improves as faith in stock market picks up



TW Key Timeline 2021



Taiwan's health & well-being index also holds at January 2020 levels.

Health & Well-being Index

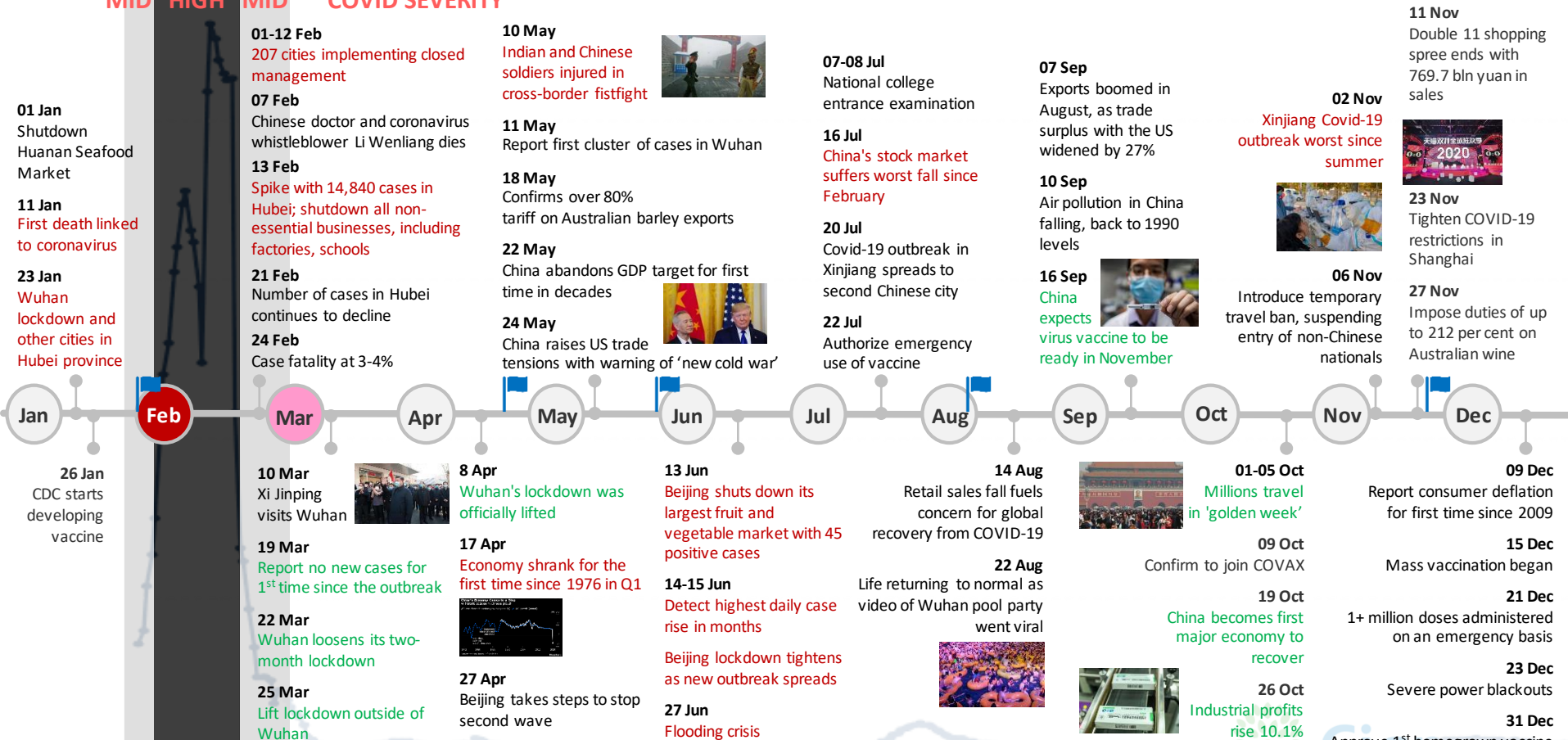
Gap -0.8

Physical	51.8
Social	57.2
Family	58.5
Finance	47.3
Work	63.1



CN Key Timeline 2020

MID HIGH MID COVID SEVERITY



● = COVID mid severity ● = high severity ● = low severity

Note: Chart in the background: number of daily confirmed COVID-19 cases

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2020 Impact Pulse Wave 1: from 22 – 27 Apr, 2020

2020 Impact Pulse Wave 2: from 28 May – 5 Jun, 2020

2020 Impact Pulse Wave 3: from 30 Jul – 10 Aug, 2020

2020 Impact Pulse Wave 4: from 13 – 22 Oct, 2020

2020 Impact Pulse Wave 5: from 23 Nov – 2 Dec, 2020

CN Key Timeline 2021

04 Jan

4.5 million doses administered, more than a 3 million-dose increase in 14 days

15 Jan

Another rise in new Covid-19 cases; 135 locally transmitted out of 144 new cases

11-16 Jan

Foreign Minister Wang Yi toured Myanmar, Indonesia, Brunei and the Philippines with promises of Chinese vaccine access

07 Mar

China's records a foreign trade surges 32.2 % in Jan and Feb

19 Mar

US and China exchange angry words at high-level Alaska talks, ignites anti-US Chinese nationalism

26 Mar

Xinjiang cotton campaign leads to boycott of H&M and other brands

16 Apr

Announce plans to approve first foreign COVID vaccines (BioNTech) by July

16 Apr

GDP grew by a record 18.3%, marking China's highest annual growth rate

22 Apr

Xi attends climate change summit at Biden's invitation

28 Apr

U.S. eases COVID-19 restrictions on Chinese students

01-05 May

Transportation volume during the May Day holidays is expected to hit a new record high



06 May

China suspends economic dialogue with Australia

09 May

317.5 million doses administered

11 May

China 2020 census shows population growth slipped to lowest ever



21 Jan

More than 15 million doses, a 6 million-dose increase in 12 days

28-30 Jan

Discourage travel for Lunar New Year by tightening quarantine rules upon arrival

12 Feb

Ban the BBC after a series of reports on the persecution of ethnic minority Uighurs and the COVID-19 pandemic

19 Feb

China reveals that four of its soldiers died during a bloody Himalayan border clash with Indian troops in June last year

25 Feb

Australian wine stopped at Chinese ports in latest trade spat

04 Apr

China uses free eggs and ice-cream, and blacklists to boost lagging vaccine rollout



10 Apr

China fines Alibaba US\$2.75 billion for anti-monopoly violations

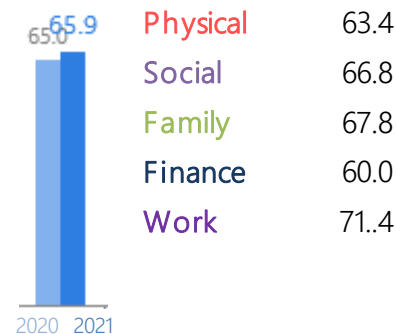
11 Apr

Admit low efficacy of China's COVID vaccines; considering mixing vaccines to boost protection rate

China's health & well-being index grows directionally since January 2020.

Health & Well-being Index

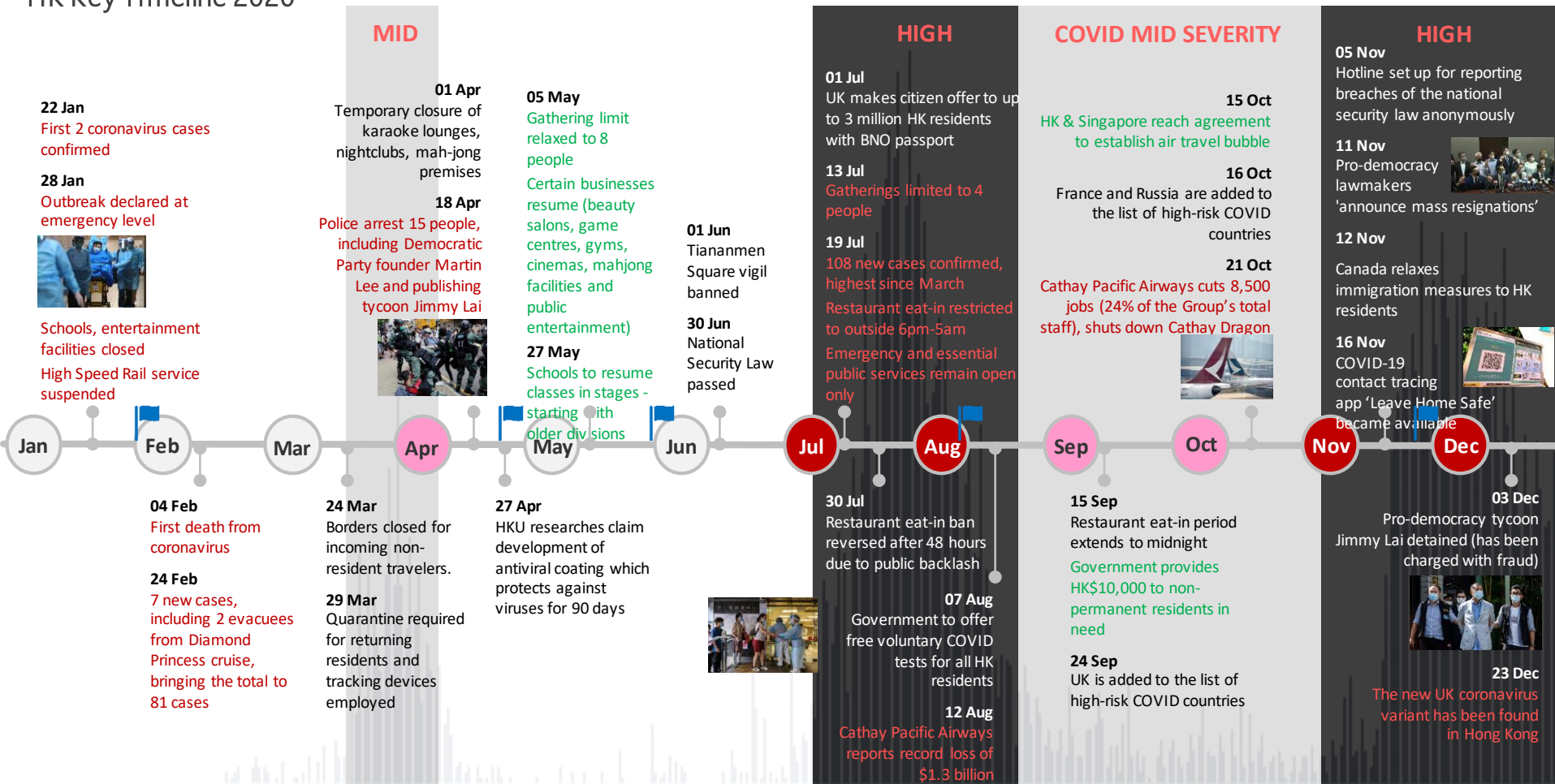
Gap +0.8



2021 Flagship: from 25 Mar – 17 Apr, 2021

KANTAR

HK Key Timeline 2020



HK Key Timeline 2021

HIGH

COVID MID SEVERITY

24 Mar

Government to give each resident HK\$5,000 in digital vouchers

24 Mar

Government to raise stamp duty on stocks by 30%

26 Feb

Hong Kong's free vaccination scheme begins

26 Mar

Capital outflows to Canada at record high in 2020

27 Feb

6,000 in Hong Kong vaccinated on first day

28 Feb

Covid outbreak at K11 MUSEA mall

28 Feb

HK charges 47 activists with conspiring to subvert state power under Hong Kong's national security law

4 May

Hong Kong puts brakes on helper vaccine policy amid firestorm of criticism

4 May

Hong Kong retail sales rise 20 per cent in March, but sector's recovery is losing steam

7 May

Flights from the UK to Hong Kong resumes, ending four-month ban

8 May

Local tour resumes
0.16 per cent or about 2,400 cases of the 1.5 million doses of vaccines administered

11 May

Government orders another round of coronavirus testing for Hong Kong's domestic helpers

Hong Kong remains steady at January 2020 levels of health & well-being with all measures holding steady.

Health & Well-being Index

Gap -1.0

Physical	53.3
Social	57.4
Family	59.3
Finance	51.3
Work	62.5



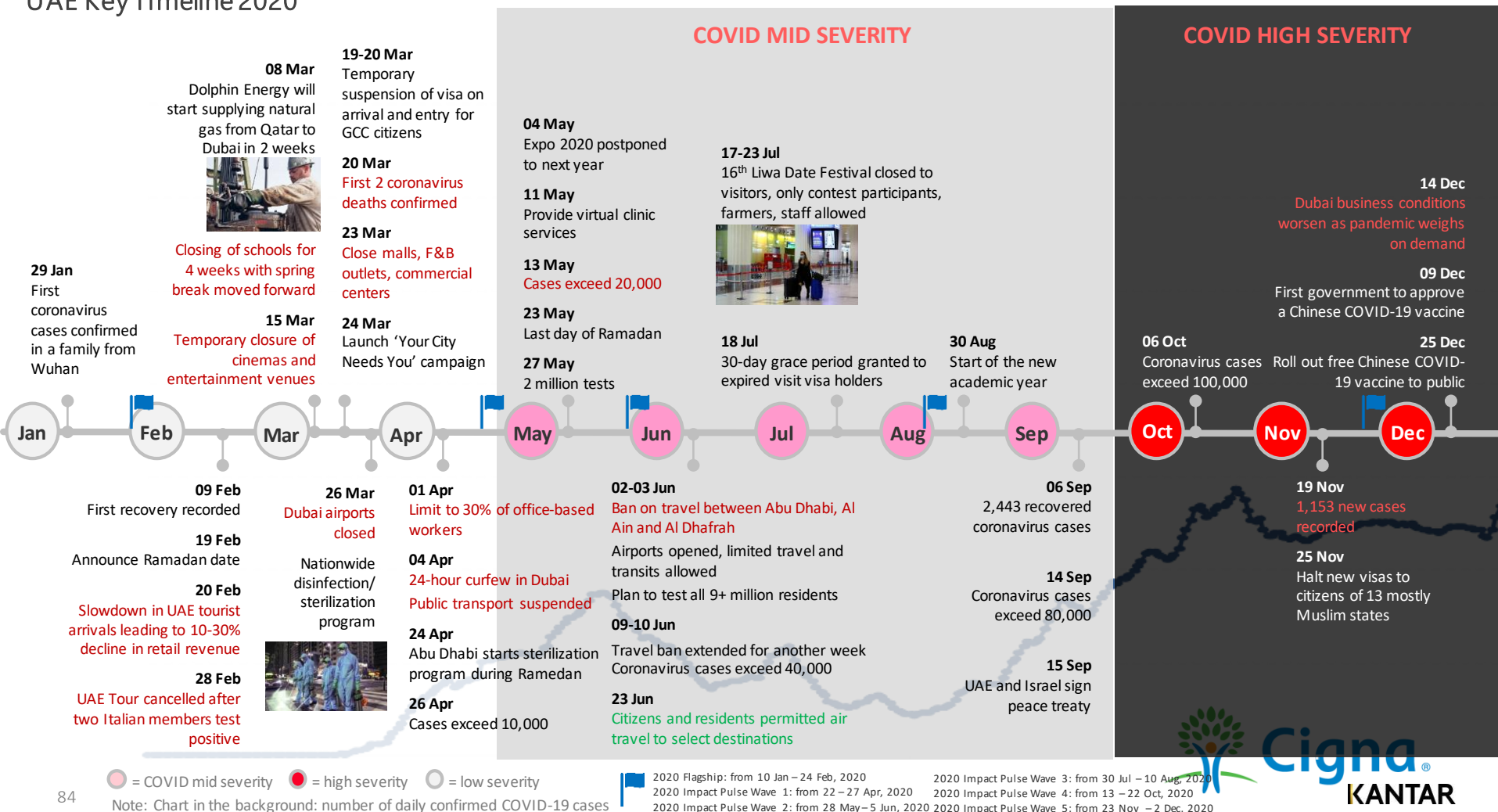
2020 2021



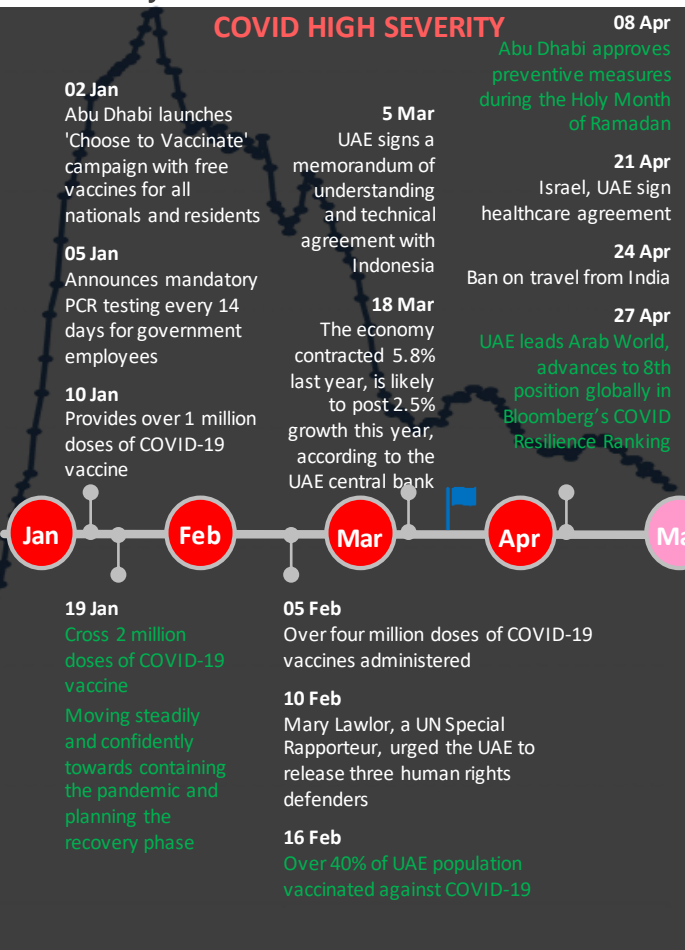
2021 Flagship: from 25 Mar – 17 Apr, 2021



UAE Key Timeline 2020



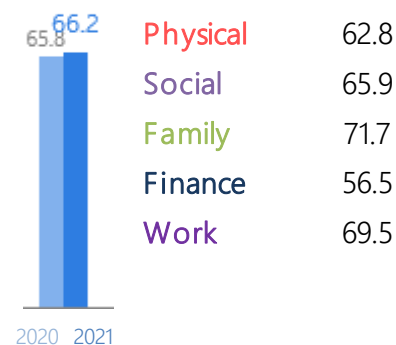
UAE Key Timeline 2021



Emirates holds steady.

Health & Well-being Index

Gap +0.4



Spain Key Timeline 2020



MID

COVID MID SEVERITY

31 Jan
First coronavirus case confirmed

06-15 Mar
Churches to remove holy water from pillars and avoid shaking hands
1-week suspension of parliament activity
2-week suspension of flights between Italy and Spain
Schools closed for 2 weeks
Government declares State of Alarm, national lockdown implemented

21 Apr
Government fixes mask price at \$0.96 euros
San Fermin, Spain's most famous bull run to be cancelled

26 Apr
Children until 14 are allowed to go outside with precautions enforced

27 Apr
Cancels bull-running festival for second year in row

21 Jun
State of Alarm expires. Mask-wearing on public transport obligatory. Flights opened to EU and UK

07 Aug
Mask-wearing compulsory, nightlife banned as Spain overtakes UK in number of cases (309,855)

19 Aug
Highest number of cases within 24 hours - reported at 3,715
Cumulative number of cases is over 370,000

04 Sep
New coronavirus record at 10,476 cases in a day

4 Nov
One-third of all intensive care beds occupied by coronavirus patients

5 Nov
GDP expanded at a record pace of 16.7% in Q3

11 Nov
Demand negative COVID-19 tests from travelers arriving from high-risk countries

17 Nov
Report highest daily COVID deaths (435) of second wave
Unemployment rate already increased by 2.5 percentage points to 16.3% in Q3

12 Feb
Barcelona's Mobile World Congress cancelled

13 Feb
First death from coronavirus

16-20 Mar
Ban on non-residential/non-supply chain-related arrivals
Approval of \$200b euro support package
Selectividad delayed for 300,000 students
Schools closed
Eurovision Song Contest cancelled
Coronavirus death toll exceeds 1,000.



11 May
Opening of small shops at 50% capacity, places of worship at one third capacity

17 Jul
Governments of Catalonia and Aragon limit gatherings to 10 people



01 Oct
Partial lockdown implemented in Madrid
21 Oct
Coronavirus cases exceed 1,000,000
25 Oct
Government reimposes State of Emergency and introduces national curfew of 11pm-6am for 15 days

02 Dec
Relax curfew, gathering limits for holidays as new daily cases remained below the 10,000 mark

17 Dec
Sanchez tests negative, to quarantine after meeting France's Macron

27 Dec
Spain begins vaccination

31 Dec
Spain and UK reach draft deal on post-Brexit status of Gibraltar

● = COVID mid severity ● = high severity ○ = low severity

Note: Chart in the background: number of daily confirmed COVID-19 cases

2020 Flagship: from 10 Jan – 24 Feb, 2020

2020 Impact Pulse Wave 1: from 22 – 27 Apr, 2020

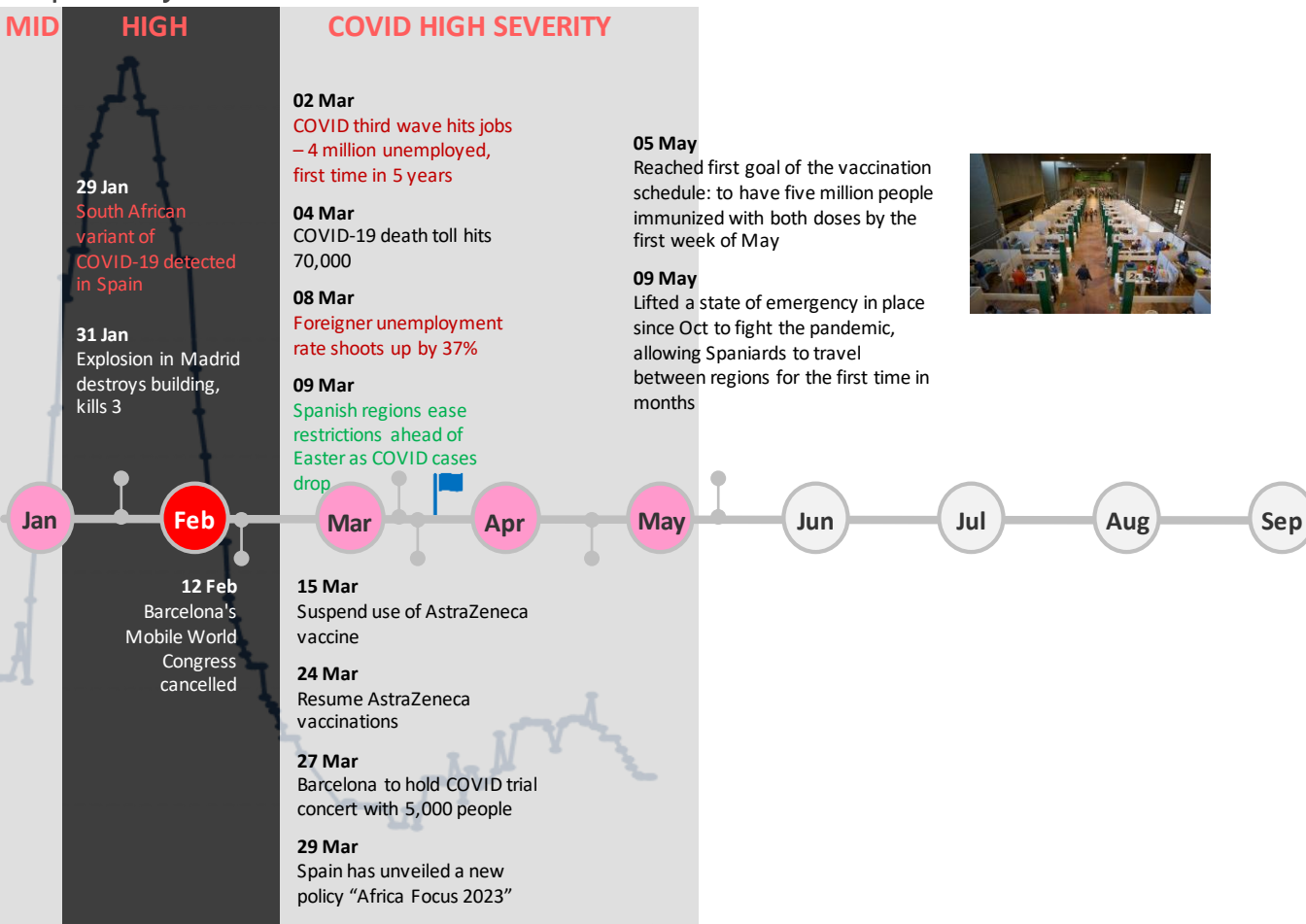
2020 Impact Pulse Wave 2: from 28 May – 5 Jun, 2020

2020 Impact Pulse Wave 3: from 30 Jul – 10 Aug, 2020

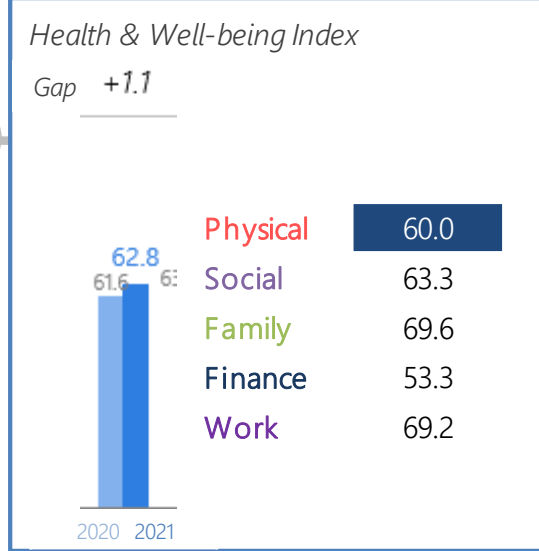
2020 Impact Pulse Wave 4: from 13 – 22 Oct, 2020

2020 Impact Pulse Wave 5: from 23 Nov – 2 Dec, 2020

Spain Key Timeline 2021



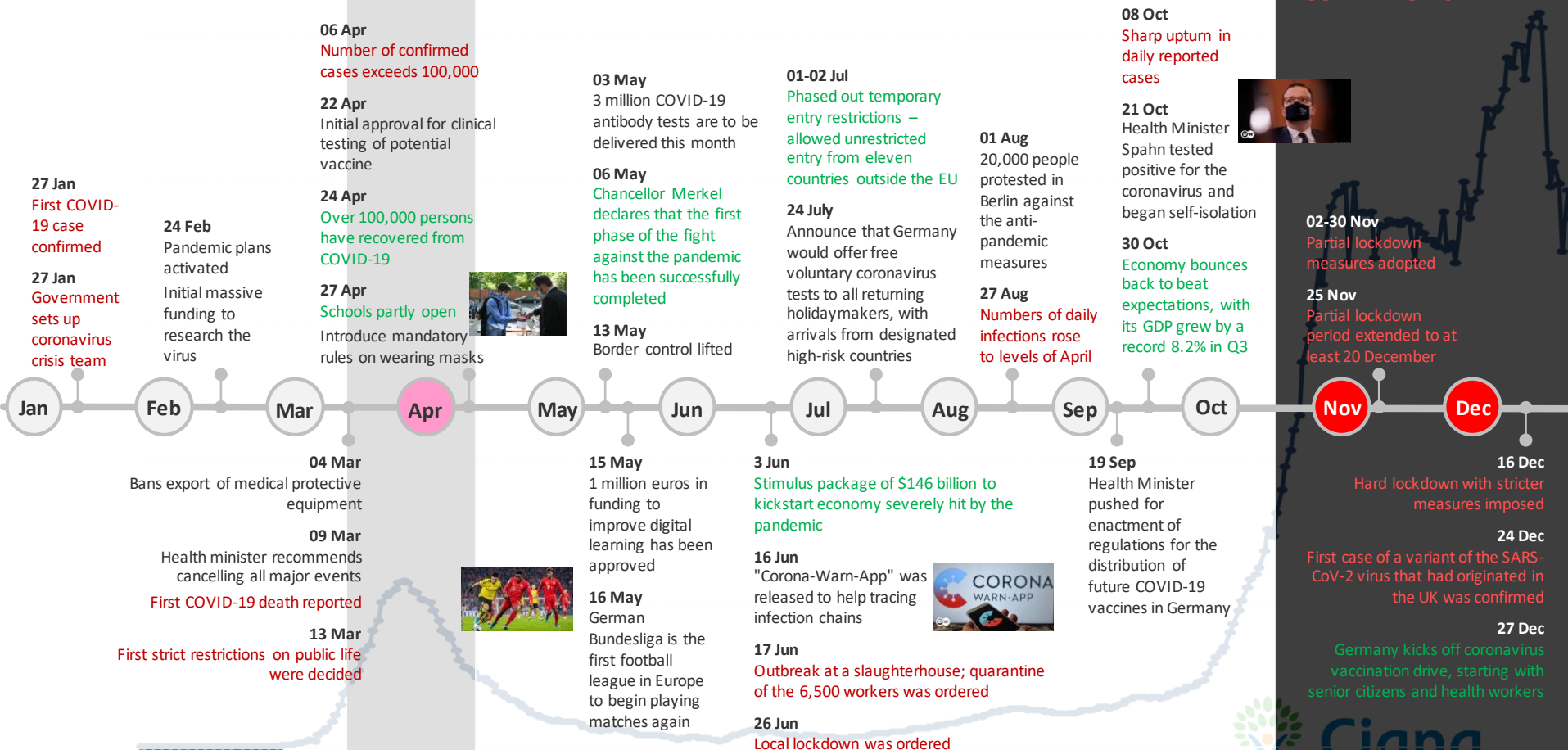
Spain's health & well-being index grows directionally above January 2020 levels with the Physical index growing significantly since 2020.



Germany Key Timeline 2020

MID

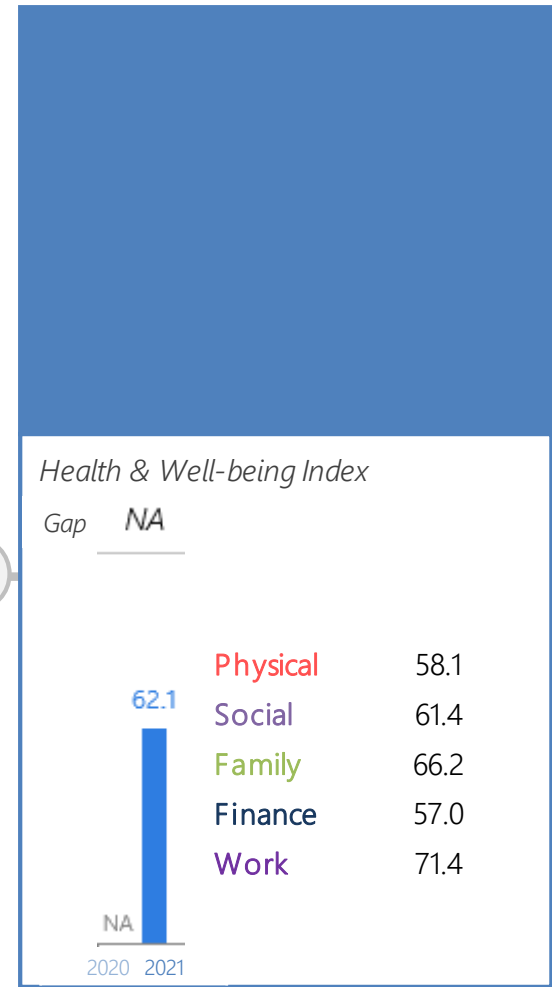
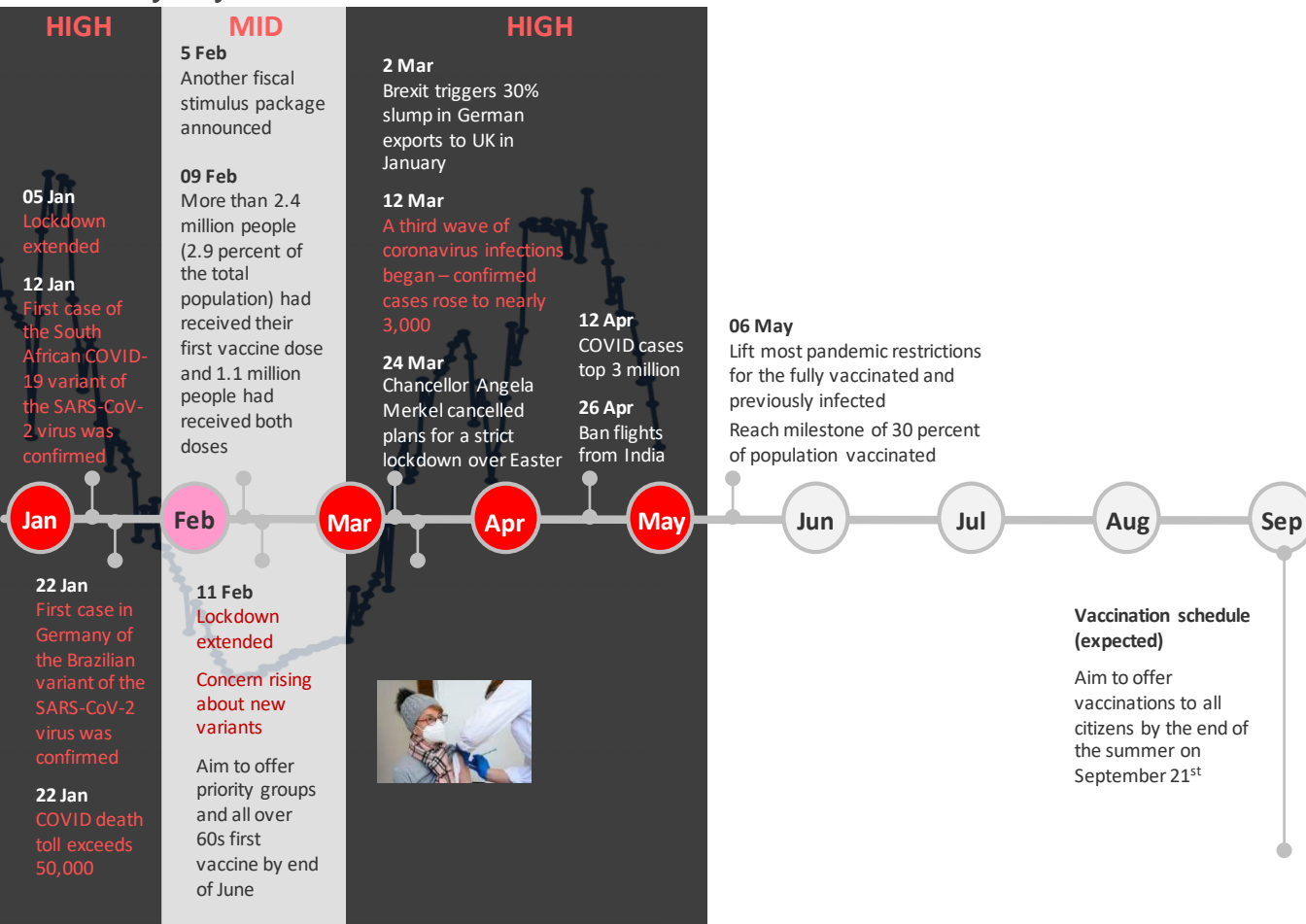
COVID HIGH SEVERITY



● = COVID mid severity ● = high severity ○ = low severity

Note: Chart in the background: number of daily confirmed COVID-19 cases

Germany Key Timeline 2021



Benelux Key Timeline 2020

08 Jan
The Netherlands Is Officially Dropping Its "Holland" Nickname

15 Jan
Chinese ambassador warns Dutch government against restricting ASML supplies

17 Jan
Beggars become social problem for Brussels

20 Jan
Netherlands marks Tulip Day

27 Jan
Belgium's ex-king recognizes illegitimate daughter

12 Mar
Belgian close schools, restaurants, clubs to due to coronavirus

15 Mar
Netherlands to close schools, restaurants in coronavirus fight

16 Mar
Dutch adopt controversial 'herd immunity' strategy

18 Mar
Belgium to impose coronavirus lockdown

29 Mar
Netherlands recalls 600,000 face masks from China due to low quality

MID SEVERITY

03 Jun
Belgium to reopen businesses on June 8, borders on June 15

Violence in the Netherlands as protesters smash windows amid anti-racism demos

11 Jun
As protests grow, Belgium faces its racist colonial past

22 Jun
Dutch police detain 400 after protest over coronavirus restrictions

07 Aug
UK to remove Belgium from safe travel list

14 Aug
Dutch GDP fell by 8.5% in the second quarter of 2020

20 Aug
Outrage in Belgium after video reveals George Floyd-style police savagery

25 Aug
Coronavirus reinfections confirmed in the Netherlands, Belgium

MID SEVERITY

22 Sep
Dutch COVID-19 cases hit new weekly peak in second wave

23 Sep
Belgium eases coronavirus measures despite rising infection rate

28 Sep
Netherlands tightens coronavirus rules amid second wave

30 Sep
Belgium forms new government after 16-month deadlock

HIGH SEVERITY

03 Nov
Netherlands tightens lockdown to slow second COVID-19 wave

11 Nov
Belgium's new Covid-19 cases continue to drop, deaths rise to 190 per day

13 Nov
The Netherlands' economy rebounds to 3% below pre-crisis peak

15 Dec
Netherlands to go into tough, five-week lockdown over Christmas

19-20 Dec
Belgium & Netherlands close borders to UK travellers

23 Dec
Eurostar to Belgium resumes as border reopens



04 Feb
First case of coronavirus confirmed in Belgium

19 Feb
Netherlands Lures Its Biggest Brexit-Linked Wave of Businesses

24 Feb
Belgian carnival defies calls to cancel parade with Jewish caricatures

28 Feb
Netherlands announces first coronavirus case

02 Apr
Netherlands proposes healthcare fund for states hit by coronavirus

10 Apr
Coronavirus death toll exceeds 3,000 in Belgium

27 Apr
Dutch Kingsday celebrations muted by coronavirus lockdown

28 Apr
Belgium faces massive potato surplus; trade association asks citizens to eat more fries

06 May
Netherlands to begin phased easing of lockdown

13 May
Belgium set to reopen schools, markets, museums and zoos

20 May
Unemployment jumps in Netherlands as pandemic hits young workers

30 May
Belgium to restart cross-border family visits

02 Jul
Amsterdam's red-light district reopens after coronavirus shutdown

22 Jul
Belgium's budget deficit rises faster than eurozone average

27 Jul
Belgium curbs social contact after COVID-19 cases surge

29 Jul
The Netherlands bans non-essential travel to Antwerp

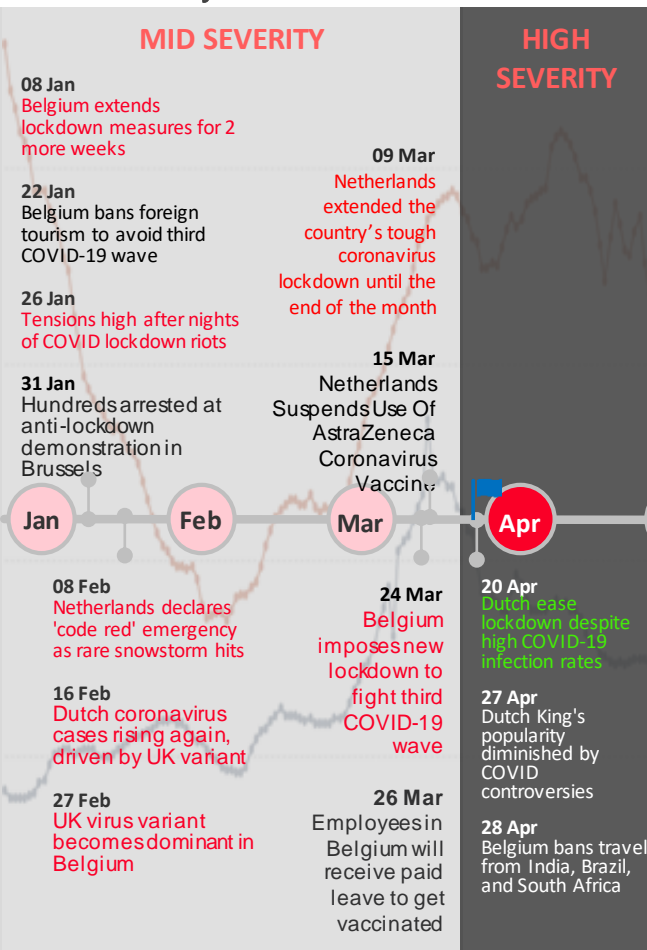
1 Oct
Belgium appoints Europe's first transgender deputy PM

13 Oct
Netherlands to return to 'partial lockdown' amid rising coronavirus cases

23 Oct
Belgium tightens virus curbs but avoids lockdown

31 Oct
Netherlands puts KLM bailout on hold after pilots reject wage freeze

Benelux Key Timeline 2021



Health & Well-being Index

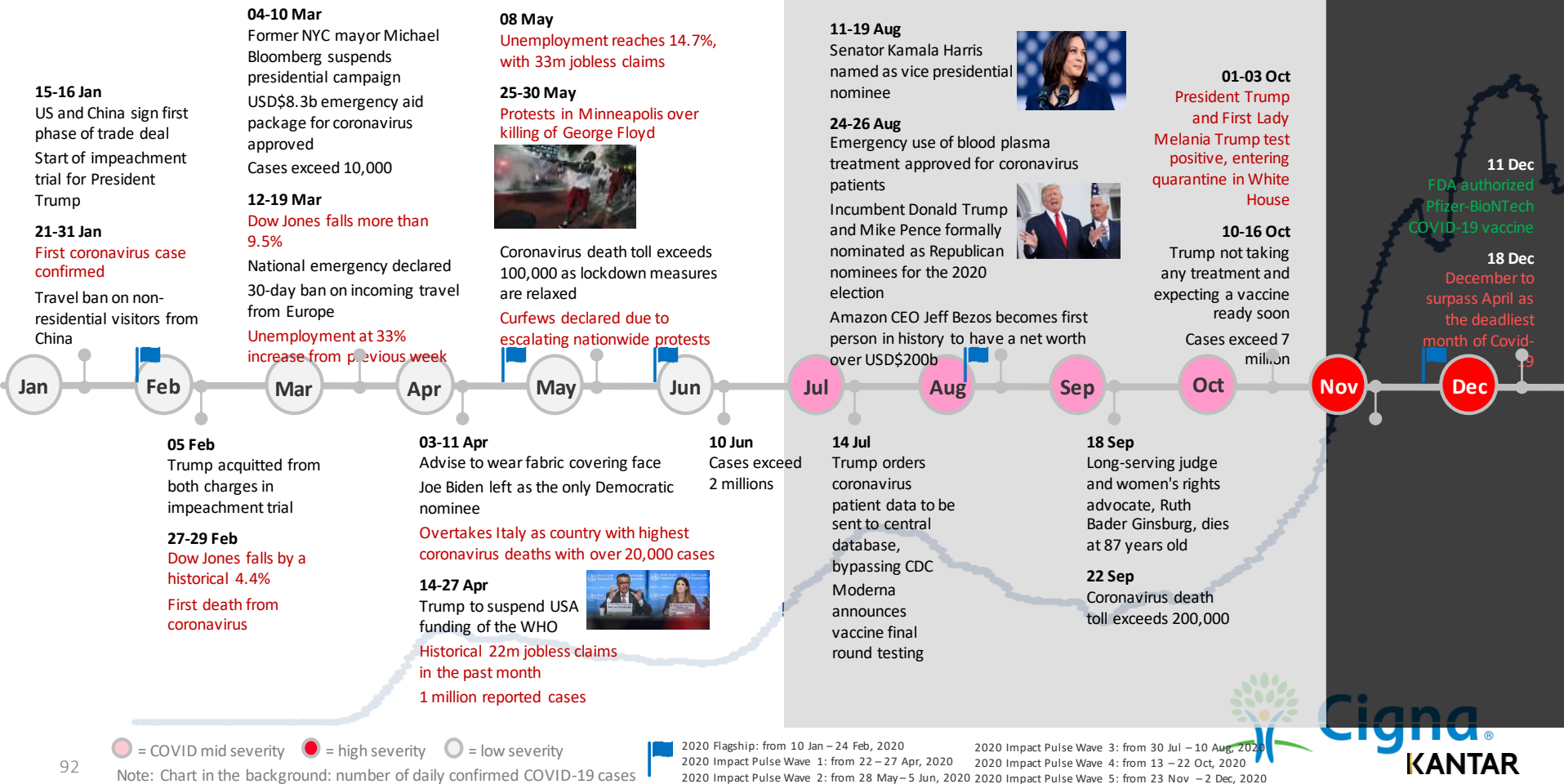
Gap NA

Physical	56.2
Social	58.9
Family	64.4
Finance	55.5
Work	70.0

NA

2020 2021

US Key Timeline 2020



US Key Timeline 2021

HIGH

COVID MID SEVERITY

14 Jan
\$1.9 Trillion Covid-19 Relief Package

20 Jan
Biden pledges 100 million Covid vaccinations in 100 days

Dow jumps 250 Points on Biden's Inauguration Day, S&P and Nasdaq nab new highs

Beijing announced sanctions on Trump administration official

Jan **Feb**

21 Jan
Biden updated his goal to 150 million doses in 100 days with help from Amazon

28 Jan
Deadliest month with over 95,000 deaths



2 Feb
New U.S. Transit mask



24 Feb
Biden outlined his foreign policy priorities – promising that "America is back" and vowing to confront "authoritarianism" in China and Russia

17 Feb
Covid-19 cases and deaths are dropping dramatically by more than 30%

Mar

03 Mar
Biden promises vaccines for all US adults by end of May

Whilst infections and deaths have declined, they are still at high levels vs. other countries

16 Mar
The sister of North Korean leader Kim Jong-un has warned the US not to "cause a stink" if it wants peace

02 Apr
Biden offers Ukraine 'unwavering support' in faceoff with Russia

16 Apr
Biden limiting U.S. refugee admissions to historically low 15,000

22 Apr
Vaccination rate on the decline as cases remain high

Apr

19 Mar
Tough talk at first face-to-face US, China meeting of Biden era: Blinken criticizes China over Hong Kong and Xinjiang



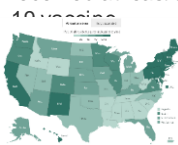
26 Mar
US consumer spending and incomes fall, but rebound is expected as Americans receive stimulus cheques

29 Mar
One third of Americans (91 million) have had at least one dose

05 May
Biden aims for 70% of U.S. adults to get one vaccine dose by July 4

US backs waiver on vaccine patents to boost supply

10 May
About 152.8 million people have received at least one dose of a Covid-19 vaccine



11 May
New US Covid infections fall to lowest level in 11 months

Jun

Jul

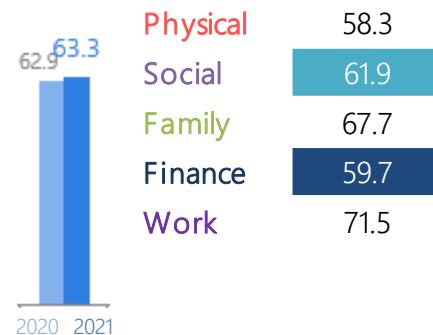
Aug

Sep

The health & well-being index grows directionally in the US.

Health & Well-being Index

Gap +0.4



2021 Flagship: from 25 Mar – 17 Apr, 2021

KANTAR

Kenya Key Timeline 2020



28 Feb
National
Emergency
Response
Committee
established

03 Mar
Direct flights from Italy
suspended

06 Mar
Official launch of the COVID-19
treatment and isolation facility at
Mbagathi Hospital

**Ban meetings, events and
conferences of international
nature**
**Mandatory screening at all
points of entry**

13 Mar
First COVID case confirmed

15 Mar
Borders closed for
foreigners

20 Mar
All schools closed
Limit number of passengers
in public transport

25 Mar
All flights banned

27 Mar
Nationwide
curfew imposed



06 Apr
Cessation of movement in and out of Nairobi, then
Mombasa, Kilifi and Kwale, Mandera

07 Apr
Closing of golf clubs, sporting clubs, walking fields



02 May
Roll out mass testing in Nairobi
and Mombosa

13 May
237 lives lost due to flooding,
161k household, 800k people
affected

16 May
78 foreign truck drivers tested
positive and were denied entry
Ban passenger traffic through
Tanzania and Somalia land
borders

19 May
Acute food insecurity observed

10 Apr
A food distribution, as part of COVID-
19 relief, results in a stampede in
Nairobi

26 Apr
30,000 people displaced by flooding
since the long rains began in March

COVID MID SEVERITY

04 Jul
389 new infections reported;
biggest single-day jump

07 Jul
Nationwide curfew lapsed to
9pm-4am

**Announce school will remain
closed until 2021**

Lift travel restriction in Nairobi
and allow air travel to resume

08 Jul
Free trade agreement with the
U.S.



29 Sep
Bars reopen
Allow max. size of
religious meetings to
one third of normal
sitting capacity
Allow max. 200 people
to attend funerals and
weddings

26 Aug
De-escalating
precautionary measures
Varies the closing time for
restaurants and eateries
from 7pm-8pm
Allow max. 100 people to
attend funerals and
weddings

23 Oct
Violent
enforcement of
lockdown by the
police has led to
at least nine
weeks of
bloodshed in
Kenya



COVID HIGH SEVERITY

08 Dec
Kenya and UK sign
trade deal



21 Dec
Kenyan doctors
employed in public
hospitals strike
over the
government's
failure to provide
adequate PPE and
treatment

05 Nov
Political
gatherings and
rallies
suspended

Nationwide
curfew lapsed to
10pm-4am

15 Nov
Upsurge of
COVID cases

● = COVID mid severity ● = high severity ● = low severity

Note: Chart in the background: number of daily confirmed COVID-19 cases

2020 Flagship: from 10 Jan – 24 Feb, 2020

Kenya Key Timeline 2021

COVID MID SEVERITY

04 Jan
Schools with
in-person learning resumes

07 Jan
First two cases of the 501.V2
variant were reported

20 Jan
The World Bank predicts that
Kenya's economy would expand
by 6.9% in 2021, the fastest
growth rate in Africa



HIGH

11 Mar
Vaccination started,
targeting frontline
workers

15 Mar
Ending its contract with
China Road and Bridge
Corporation (CRBC)

16 Mar
Kenya says it will not
participate in Somalia
Boundary Case in
protest over the ICJ's
alleged "bias and
unwillingness" to delay
the hearings

22 Mar
Chinese brand
Huawei pledged on
Thursday to boost
the uptake of e-
commerce amongst
SMEs in Kenya

26 Mar
Hit a peak of positive
cases and deaths
Reintroduces
lockdown measures

MID

03 Apr
IMF Executive Board approves US\$2.34 Billion loan for
Kenya

08 Apr
Kenyans protest over growing debt

24 Apr
HIV drugs run short in Kenya amid a dispute between
the U.S. aid agency and the Kenyan government

27 Apr
Hundreds displaced by floods in Migori County



13 Feb
Measures and
restrictions continue
Announce 3-phased
approach in COVID-
19 vaccines
deployment and
vaccination plan

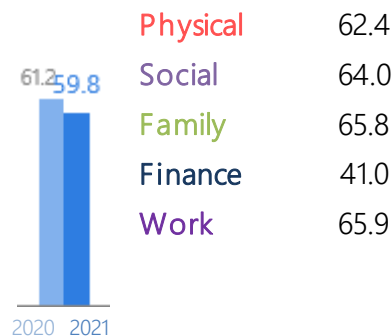
● = COVID mid severity ● = high severity ● = low severity

Note: Chart in the background: number of daily confirmed COVID-19 cases

Kenya's health & well-being index
falls directionally.

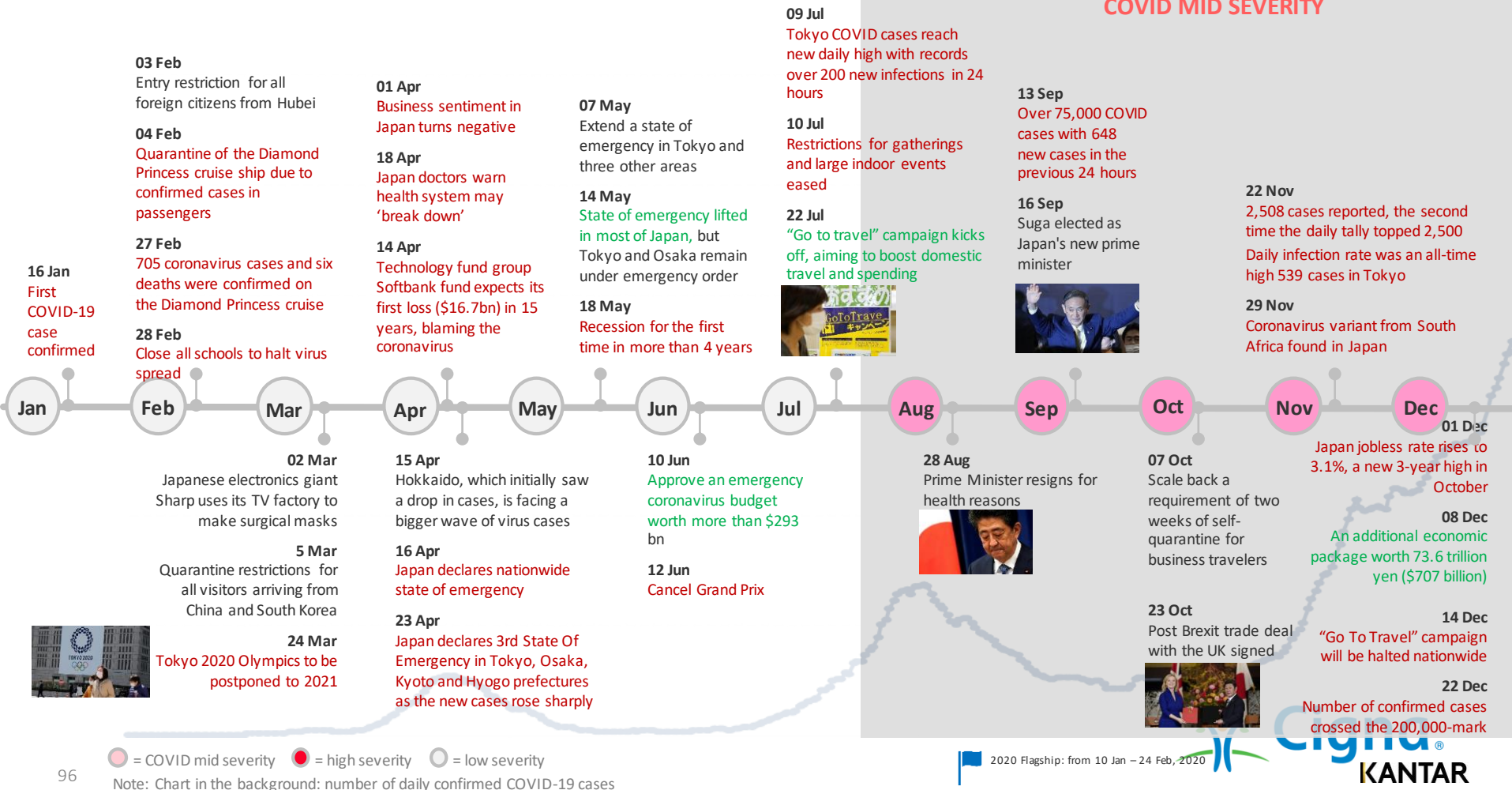
Health & Well-being Index

Gap -1.4

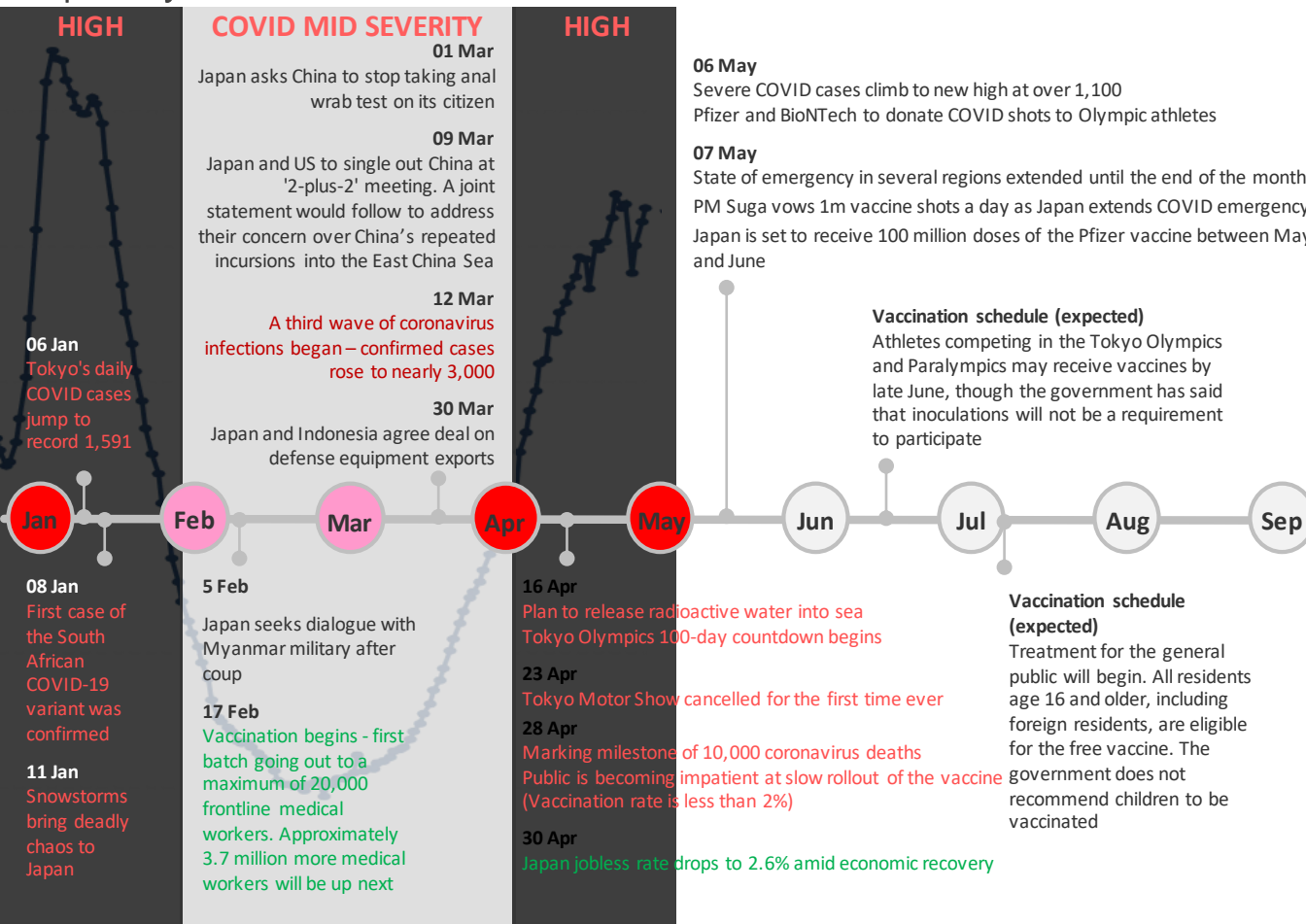


2021 Flagship: from 25 Mar – 17 Apr, 2021

Japan Key Timeline 2020



Japan Key Timeline 2021



Terms

A note on generations

The nomenclature and time periods of various generations is a hotly debated topic, with new incarnations, names and intergenerational categories emerging every day.

Despite some overlaps, for the purpose of our study we are generally categorising generations as below:

Gen Z	Millennials	Gen X	Pre-retirees	Boomers/ Retirees
18-24 years old	25-34 years old	35-49 years old	50-64 years old	65 years old or older

A note on Benelux

Only Belgium and The Netherlands were covered in 2021 (not Luxembourg), but the name 'Benelux' has still been used in this report for easy reference